
ANNUAL REPORT

OF THE

COMMISSIONER OF SAVINGS BANKS,

INCLUDING THE

ABSTRACTS OF RETURNS

FROM THE

SAVINGS INSTITUTIONS IN MASSACHUSETTS.

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ANNUAL REPORT

OF THE

COMMISSIONER OF SAVINGS BANKS.

To Hon. OLIVER WARNER, *Secretary of the Commonwealth.*

The Commissioner of Savings Banks has the honor to submit herewith his Fourth Annual Report.

The present number of savings banks is one hundred and thirty-one, sixteen of which commenced business this year under acts of incorporation obtained at the last session of the legislature, namely:—

| | | | | | |
|--------------------------------|---|---|---|---|-------------------|
| Barre Savings Bank, | . | . | . | . | Barre. |
| Georgetown Savings Bank, | . | . | . | . | Georgetown. |
| Groveland Savings Bank, | . | . | . | . | Groveland. |
| Grafton Savings Bank, | . | . | . | . | Grafton. |
| Greenfield Savings Bank, | . | . | . | . | Greenfield. |
| Great Barrington Savings Bank, | . | . | . | . | Great Barrington. |
| Hudson Savings Bank, | . | . | . | . | Hudson. |
| Leicester Savings Bank, | . | . | . | . | Leicester. |
| Medford Savings Bank, | . | . | . | . | Medford. |
| Northampton Savings Bank, | . | . | . | . | Northampton. |
| Reading Savings Bank, | . | . | . | . | Reading. |
| South Adams Savings Bank, | . | . | . | . | South Adams. |
| Taunton Savings Bank, | . | . | . | . | Taunton. |
| Union Savings Bank, | . | . | . | . | Fall River. |
| Wakefield Savings Bank, | . | . | . | . | Wakefield. |
| Westborough Savings Bank, | . | . | . | . | Westborough. |

Excepting a few of the new banks which have been in operation for a short time only, all have been examined, and their condition and date of examination appear in the following Abstract.

ABINGTON SAVINGS BANK—ABINGTON.

[September 10.]

JENKINS LANE, *President.**Treasurer,* J. H. FARRAR.

| | | |
|--|--------------|--------------|
| Deposits, | \$466,602 90 | |
| Profits, | 12,636 54 | |
| Public Funds, | | \$143,850 00 |
| Bank Stock, | | 31,200 00 |
| Railroad Bonds, | | 18,843 33 |
| Loans on Public Funds, | | 23,357 50 |
| on Bank Stock, | | 2,782 64 |
| on Real Estate, | | 186,494 12 |
| on Personal Security, | | 29,463 00 |
| to Counties, Cities and Towns, | | 39,506 96 |
| Expense Account, | | 50 00 |
| Cash on hand, | | 3,691 89 |
| | <hr/> | <hr/> |
| | \$479,239 44 | \$479,239 44 |

| | |
|---|-------------|
| Number of Depositors, | 1,867 |
| Rate of ordinary dividends for the last year, | 6 per cent. |
| Last dividend of reserved profits, in July, 1868. | |
| Extra dividends are made once in | Five years. |
| Largest amount invested in the stock of any one bank, | \$7,100 00 |
| Average annual expenses, | 1,100 00 |

AMHERST SAVINGS BANK—AMHERST.

[June 1.]

CHARLES ADAMS, *President.**Treasurer,* SAMUEL C. CARTER.

| | | |
|--|-------------|-------------|
| Deposits, | \$85,793 72 | |
| Interest, | 814 42 | |
| Public Funds, | | \$8,100 00 |
| Bank Stock, | | 300 00 |
| Railroad Bonds, | | 1,000 00 |
| Loans on Public Funds, | | 7,259 47 |
| on Real Estate, | | 40,125 00 |
| on Personal Security, | | 16,800 00 |
| to Counties, Cities and Towns, | | 9,500 00 |
| Expense Account, | | 444 28 |
| Cash on hand, | | 3,079 19 |
| | <hr/> | <hr/> |
| | \$86,608 14 | \$86,608 14 |

| | |
|---|-------------|
| Number of Depositors, | 800 |
| Rate of ordinary dividends for the last year, | 6 per cent. |
| Extra dividends are made once in | Five years. |
| Largest amount invested in the stock of any one bank, | \$300 00 |
| Average annual expenses, | 175 00 |

ANDOVER SAVINGS BANK—ANDOVER.

[November 4.]

NATHANIEL SWIFT, *President.**Treasurer,* JOHN FLINT.

| | | |
|---|--------------|--------------|
| Deposits, | \$620,349 75 | |
| Profits, | 23,375 93 | |
| Public Funds, | | \$295,000 00 |
| Bank Stock, | | 97,000 00 |
| Loans on Public Funds, | | 8,060 00 |
| on Real Estate, | | 129,825 00 |
| on Personal Security, | | 35,322 00 |
| to Counties, Cities and Towns, | | 77,000 00 |
| to Banks, on interest, | | 128 27 |
| Cash on hand, | | 1,390 41 |
| | <hr/> | <hr/> |
| | \$643,725 68 | \$643,725 68 |
| Number of Depositors, | | 2,086 |
| Rate of ordinary dividends for the last year, | | 7 per cent. |
| Last dividend of reserved profits, in December, 1865. | | |
| Largest amount invested in the stock of any one bank, | | \$30,000 00 |
| Average annual expenses, | | 1,200 00 |

ARLINGTON FIVE CENTS SAVINGS BANK—ARLINGTON.

[July 3.]

SAMUEL BUTTERFIELD, *President.**Treasurer,* WILLIAM PROCTOR.

| | | |
|--|--------------|--------------|
| Deposits, | \$203,799 17 | |
| Profits, | 16,779 34 | |
| Public Funds, | | \$50,000 00 |
| Loans on Real Estate, | | 162,980 00 |
| on Personal Security, | | 1,650 00 |
| to Counties, Cities and Towns, | | 1,000 00 |
| Expense Account, | | 906 03 |
| Cash on hand, | | 4,042 48 |
| | <hr/> | <hr/> |
| | \$220,578 51 | \$220,578 51 |
| Number of Depositors, | | 1,111 |
| Rate of ordinary dividends for the year, | | 5 per cent. |
| Last dividend of reserved profits, in October, 1865. | | |
| Extra dividends are made once in | | Five years. |
| Average annual expenses, | | \$500 00 |

ATHOL SAVINGS BANK—ATHOL.

[June 1.]

CHARLES C. BASSETT, *President.*

Treasurer, A. HARDING, Jr.

| | | |
|--|--------------|--------------|
| Deposits, | \$162,259 78 | |
| Interest, | 2,124 10 | |
| Public Funds, | | \$10,000 00 |
| Loans on Public Funds, | | 13,600 00 |
| on Bank Stock, | | 6,500 00 |
| on Real Estate, | | 50,615 00 |
| on Personal Security, | | 40,118 00 |
| on Railroad Stock, | | 15,000 00 |
| to Counties, Cities and Towns, | | 22,500 00 |
| Expense Account, | | 988 56 |
| Cash on hand, | | 5,062 32 |
| | \$164,383 88 | \$164,383 88 |

| | |
|---|--------------|
| Number of Depositors, | 964 |
| Rate of ordinary dividends for the last year, | 5 per cent. |
| Extra dividends are made once in | Three years. |
| Average annual expenses, | \$600 00 |

ATTLEBOROUGH SAVINGS BANK—ATTLEBOROUGH.

[September 2.]

E. BATES, *President.*

Treasurer, H. M. DAGGETT.

| | | |
|--|-------------|-------------|
| Deposits, | \$63,407 12 | |
| Interest, | 1,900 66 | |
| Public Funds, | | \$9,800 00 |
| Bank Stock, | | 2,290 50 |
| Loans on Bank Stock, | | 3,200 00 |
| on Real Estate, | | 7,300 00 |
| on Personal Security, | | 17,421 00 |
| to Counties, Cities and Towns, | | 23,800 00 |
| Premium Account, | | 408 32 |
| Cash on hand, | | 1,487 96 |
| | \$65,307 78 | \$65,307 78 |

| | |
|---|-------------|
| Number of Depositors, | 320 |
| Rate of ordinary dividends for the last year, | 8 per cent. |
| No extra dividends. | |
| Largest amount invested in the stock of any one bank, | \$2,290 50 |
| Average annual expenses, | 50 00 |

BARNSTABLE SAVINGS BANK—BARNSTABLE.

[July 30.]

JOSIAH HINCKLEY, *President.*

Treasurer, JOHN MONROE.

| | | |
|---|--------------|--------------|
| Deposits, | \$950,782 19 | |
| Interest, | 1,255 02 | |
| Dividend Account, | 29,311 87 | |
| Public Funds, | | \$246,500 00 |
| Bank Stock, | | 175,906 56 |
| Real Estate, | | 3,500 00 |
| Loans on Real Estate, | | 311,569 00 |
| on Personal Security, | | 199,717 38 |
| to Counties, Cities and Towns, | | 38,500 00 |
| Cash on hand, | | 5,656 14 |
| | \$981,349 08 | \$981,349 08 |
| <hr/> | | |
| Number of Depositors, | | 3,061 |
| Rate of ordinary dividends for the last year, | | 7½ per cent. |
| No extra dividends. | | |
| Largest amount invested in the stock of any one bank, | | \$20,000 00 |
| Average annual expenses, | | 1,850 00 |

BERKSHIRE COUNTY SAVINGS BANK—PITTSFIELD.

[June 24.]

JULIUS ROCKWELL, *President.*

Treasurer, ROBERT W. ADAM.

| | | |
|---|--------------|--------------|
| Deposits, | \$858,283 70 | |
| Profits, | 45,708 92 | |
| Public Funds, | | \$323,000 00 |
| Bank Stock, | | 93,120 00 |
| Loans on Public Funds, | | 5,000 00 |
| on Bank Stock, | | 11,000 00 |
| on Real Estate, | | 171,110 48 |
| on Personal Security, | | 180,456 38 |
| to Counties, Cities and Towns, | | 100,500 00 |
| Suspense Account, | | 762 81 |
| Expense Account, | | 1,035 41 |
| Cash on hand, | | 18,007 54 |
| | \$903,992 62 | \$903,992 62 |
| <hr/> | | |
| Number of Depositors, | | 2,800 |
| Rate of ordinary dividends for the last year, | | 6 per cent. |
| Last dividend of reserved profits, in 1867. | | |
| Extra dividends are made once in | | Five years. |
| Largest amount invested in the stock of any one bank, | | \$10,000 00 |
| Average annual expenses, | | 4,000 00 |

BEVERLY SAVINGS BANK—BEVERLY.

[October 20.]

WILLIAM ENDICOTT, *President.**Treasurer,* R. G. BENNETT.

| | | |
|--|--------------|--------------|
| Deposits, | \$149,211 42 | |
| Interest, | 2,388 05 | |
| Public Funds, | | \$5,375 00 |
| Bank Stock, | | 14,435 50 |
| Loans on Public Funds, | | 8,175 00 |
| on Bank Stock, | | 6,100 00 |
| on Real Estate, | | 82,486 86 |
| on Personal Security, | | 1,250 00 |
| to Counties, Cities and Towns, | | 25,000 00 |
| Expense Account, | | 15 19 |
| Cash on hand, | | 8,761 92 |
| | <hr/> | <hr/> |
| | \$151,599 47 | \$151,599 47 |

| | |
|---|--------------|
| Number of Depositors, | 850 |
| Rate of ordinary dividends for the last year, | 6 per cent. |
| Extra dividends are made once in | Three years. |
| Largest amount invested in the stock of any one bank, | \$3,300 00 |
| Average annual expenses, | 250 00 |

BOSTON FIVE CENTS SAVINGS BANK—BOSTON.

[March 11.]

PAUL ADAMS, *President.**Treasurer,* A. H. EVANS.

| | | |
|--|----------------|----------------|
| Deposits, | \$7,575,842 25 | |
| Profits and Interest, | 544,291 45 | |
| Suspense Account, | 4,483 52 | |
| Public Funds, | | \$2,485,900 00 |
| Bank Stock, | | 354,887 50 |
| Railroad Bonds, | | 100,000 00 |
| Real Estate, | | 103,765 07 |
| Loans on Public Funds, | | 135,000 00 |
| on Real Estate, | | 3,509,200 00 |
| on Personal Security, | | 316,000 00 |
| to Counties, Cities and Towns, | | 288,700 00 |
| to Banks, on interest, | | 793,639 97 |
| Expense Account, | | 33,472 14 |
| Cash on hand, | | 4,052 54 |
| | <hr/> | <hr/> |
| | \$8,124,617 22 | \$8,124,617 22 |

| | |
|---|-------------|
| Number of Depositors, | 50,397 |
| Rate of ordinary dividends for the last year, | 5 per cent. |
| Last dividend of reserved profits, in April, 1864. | |
| Extra dividends are made once in | Five years. |
| Largest amount invested in the stock of any one bank, | \$40,000 00 |
| Average annual expenses, | 17,861 16 |

BOSTON PENNY SAVINGS BANK—BOSTON.

[February 24.]

DANIEL HARWOOD, *President.**Treasurer,* HENRY R. REYNOLDS.

| | | |
|----------------------------------|--------------|--------------|
| Deposits, | \$354,664 48 | |
| Profits, | 7,541 93 | |
| Public Funds, | | \$91,000 00 |
| Bank Stock, | | 11,000 00 |
| Real Estate, | | 27,917 60 |
| Loans on Public Funds, | | 33,900 00 |
| on Bank Stock, | | 35,000 00 |
| on Real Estate, | | 126,560 00 |
| on Personal Security, | | 24,000 00 |
| on Railroad Stock, | | 4,700 00 |
| to Banks, on interest, | | 6,273 76 |
| Cash on hand, | | 1,855 05 |
| | <hr/> | <hr/> |
| | \$362,206 41 | \$362,206 41 |

| | |
|---|-------------|
| Number of Depositors, | 7,358 |
| Rate of ordinary dividends for the last year, | 5 per cent. |
| Extra dividends are made once in | Five years. |
| Largest amount invested in the stock of any one bank, | \$11,000 00 |
| Average annual expenses, | 4,361 27 |

BRIGHTON FIVE CENTS SAVINGS BANK—BRIGHTON.

[May 13.]

JAMES DANA, *President.**Treasurer,* J. L. ORDWAY.

| | | |
|---------------------------------|-------------|-------------|
| Deposits, | \$63,953 24 | |
| Profits, | 1,265 64 | |
| Interest, | 1,849 05 | |
| Public Funds, | | \$27,342 50 |
| Bank Stock, | | 8,389 25 |
| Loans on Bank Stock, | | 6,900 00 |
| on Real Estate, | | 19,250 00 |
| on Personal Security, | | 4,000 00 |
| Suspense Account, | | 32 32 |
| Expense Account, | | 157 83 |
| Cash on hand, | | 996 03 |
| | <hr/> | <hr/> |
| | \$67,067 93 | \$67,067 93 |

| | |
|---|--------------|
| Number of Depositors, | 493 |
| Rates of ordinary dividends for the last year, | 5 per cent. |
| Last dividend of reserved profits, in July, 1867. | |
| Extra dividends are made once in | Three years. |
| Largest amount invested in the stock of any one bank, | \$4,150 25 |
| Average annual expenses, | 400 00 |

BRISTOL COUNTY SAVINGS BANK—TAUNTON.

[September 14.]

JOSEPH WILBAR, *President.*

Treasurer, GEORGE B. ATWOOD.

| | | |
|--|----------------|----------------|
| Deposits, | \$1,468,348 39 | |
| Profits, | 29,059 60 | |
| Interest, | 44,998 24 | |
| Public Funds, | | \$449,072 87 |
| Bank Stock, | | 45,114 00 |
| Real Estate, | | 6,133 22 |
| Loans on Public Funds, | | 35,300 00 |
| on Bank Stock, | | 1,600 00 |
| on Real Estate, | | 636,573 76 |
| on Personal Security, | | 324,387 00 |
| on Railroad Stock, | | 3,000 00 |
| to Counties, Cities and Towns, | | 31,200 00 |
| Expense Account, | | 1,477 18 |
| Cash on hand, | | 8,548 20 |
| | \$1,542,406 23 | \$1,542,406 23 |

| | |
|---|-------------|
| Number of Depositors, | 6,108 |
| Rate of ordinary dividends for the last year, | 6 per cent. |
| No extra dividends. | |
| Largest amount invested in the stock of any one bank, | \$14,477 00 |
| Average annual expenses, | 5,000 00 |

CAMBRIDGE SAVINGS BANK—CAMBRIDGE.

[October 27.]

STEPHEN T. FARWELL, *President.*

Treasurer, EBEN SNOW.

| | | |
|----------------------------------|--------------|--------------|
| Deposits, | \$772,630 44 | |
| Profits, | 28,427 69 | |
| Public Funds, | | \$145,964 21 |
| Bank Stock, | | 2,526 00 |
| Loans on Public Funds, | | 1,100 00 |
| on Real Estate, | | 603,058 00 |
| on Personal Security, | | 45,080 00 |
| Expense Account, | | 1,182 39 |
| Cash on hand, | | 2,147 53 |
| | \$801,058 13 | \$801,058 13 |

| | |
|---|-------------|
| Number of Depositors, | 2,798 |
| Rate of ordinary dividends for the last year, | 6 per cent. |
| Last dividend of reserved profits, in January, 1865. | |
| Extra dividends are made once in | Five years. |
| Largest amount invested in the stock of any one bank, | \$2,526 00 |
| Average annual expenses, | 1,600 00 |

CAMBRIDGEPORT SAVINGS BANK—CAMBRIDGEPORT.

[October 27.]

BENJAMIN TILTON, *President.*

Treasurer, LUCIUS R. PAGE.

| | | |
|--|--------------|--------------|
| Deposits, | \$639,588 13 | |
| Profits, | 16,345 03 | |
| Public Funds, | | \$94,000 00 |
| Bank Stock, | | 17,095 33 |
| Loans on Public Funds, | | 17,800 00 |
| on Real Estate, | | 454,725 00 |
| on Personal Security, | | 37,000 00 |
| to Counties, Cities and Towns, | | 4,500 00 |
| to Banks, on interest, | | 17,000 00 |
| Expense Account, | | 6,061 87 |
| Cash on hand, | | 7,750 96 |
| | \$655,933 15 | \$655,933 16 |

| | |
|---|-------------|
| Number of Depositors, | 2,459 |
| Rate of ordinary dividends for the last year, | 6 per cent. |
| Last dividend of reserved profits, in October, 1868. | |
| Extra dividends are made once in | Five years. |
| Largest amount invested in the stock of any one bank, | \$5,000 00 |
| Average annual expenses, | 1,225 00 |

CANTON INSTITUTION FOR SAVINGS—CANTON.

[August 19.]

CHARLES H. FRENCH, *President.*

Treasurer, FRANCIS W. DEANE.

| | | |
|--|--------------|--------------|
| Deposits, | \$151,391 57 | |
| Interest, | 13,486 25 | |
| Public Funds, | | \$45,000 00 |
| Bank Stock, | | 8,900 00 |
| Loans on Real Estate, | | 72,795 00 |
| on Personal Security, | | 29,180 00 |
| to Counties, Cities and Towns, | | 5,000 00 |
| Expense Account, | | 557 68 |
| Cash on hand, | | 3,445 14 |
| | \$164,877 82 | \$164,877 82 |

| | |
|---|-------------|
| Number of Depositors, | 735 |
| Rate of ordinary dividends for the last year, | 5 per cent. |
| Last dividend of reserved profits, in April, 1865. | |
| Extra dividends are made once in | Five years. |
| Largest amount invested in the stock of any one bank, | \$6,700 00 |
| Average annual expenses, | 500 00 |

CAPE ANN SAVINGS BANK—GLOUCESTER.

[October 21.]

GORHAM P. LOW, *President.**Treasurer,* ALFRED PRESSON.

| | | |
|--|--------------|--------------|
| Deposits, | \$423,042 53 | |
| Interest, | 26,160 58 | |
| Public Funds, | | \$130,000 00 |
| Bank Stock, | | 94,945 66 |
| Loans on Real Estate, | | 121,177 95 |
| on Personal Security, | | 10,500 00 |
| to Counties, Cities and Towns, | | 89,500 00 |
| Cash on hand, | | 3,079 50 |
| | <hr/> | <hr/> |
| | \$449,203 11 | \$449,203 11 |

| | |
|---|-------------|
| Number of Depositors, | 1,995 |
| Rate of ordinary dividends for the last year, | 6 per cent. |
| Last dividend of reserved profits, in April, 1866. | |
| Extra dividends are made once in | Five years. |
| Largest amount invested in the stock of any one bank, | \$10,698 50 |
| Average annual expenses, | 2,000 00 |

CAPE COD FIVE CENTS SAVINGS BANK—HARWICH.

[July 29.]

NATHANIEL SNOW, *President.**Treasurer,* OBED BROOKS.

| | | |
|--|--------------|--------------|
| Deposits, | \$187,560 42 | |
| Profits, | 1,941 76 | |
| Public Funds, | | \$49,900 00 |
| Bank Stock, | | 17,157 33 |
| Loans on Real Estate, | | 60,562 31 |
| on Personal Security, | | 56,208 80 |
| to Counties, Cities and Towns, | | 1,000 00 |
| Cash on hand, | | 4,673 74 |
| | <hr/> | <hr/> |
| | \$189,502 18 | \$189,502 18 |

| | |
|---|-------------|
| Number of Depositors, | 1,407 |
| Rate of ordinary dividends for the last year, | 7 per cent. |
| No extra dividends. | |
| Largest amount invested in the stock of any one bank, | \$14,555 75 |
| Average annual expenses, | 575 00 |

CHARLESTOWN FIVE CENTS SAVINGS BANK—CHARLESTOWN.

[December 23.]

P. J. STONE, *President*.*Treasurer*, AMOS STONE.

| | | |
|---|----------------|----------------|
| Deposits, | \$1,099,351 97 | |
| Interest, | 21,361 30 | |
| Cash overdrawn, | 13,159 61 | |
| Public Funds, | | \$152,850 00 |
| Bank Stock, | | 235,693 25 |
| Loans on Public Funds, | | 13,000 00 |
| on Bank Stock, | | 12,000 00 |
| on Real Estate, | | 684,229 63 |
| on Personal Security, | | 36,100 00 |
| | <hr/> | <hr/> |
| | \$1,133,872 88 | \$1,133,872 88 |
| <hr/> | | |
| Number of Depositors, | | 5,652 |
| Rate of ordinary dividends for the last year, | | 6 per cent. |
| Last dividend of reserved profits, in April, 1868. | | |
| Extra dividends are made once in | | Three years. |
| Largest amount invested in the stock of any one bank, | | \$44,550 00 |
| Average annual expenses, | | 1,500 00 |

CHELSEA SAVINGS BANK—CHELSEA.

[October 15.]

JOHN H. OSGOOD, *President*,*Treasurer*, SAMUEL BASSETT.

| | | |
|---|--------------|--------------|
| Deposits, | \$401,587 50 | |
| Profits, | 11,414 45 | |
| Public Funds, | | \$31,007 50 |
| Bank Stock, | | 26,454 60 |
| Loans on Real Estate, | | 244,134 98 |
| to Counties, Cities and Towns, | | 101,146 67 |
| Expense Account, | | 2,290 34 |
| Cash on hand, | | 7,967 86 |
| | <hr/> | <hr/> |
| | \$413,001 95 | \$413,001 95 |
| <hr/> | | |
| Number of Depositors, | | 2,726 |
| Rate of ordinary dividends for the last year, | | 5 per cent. |
| Last dividend of reserved profits, in August, 1869. | | |
| Extra dividends are made once in | | Five years. |
| Largest amount invested in the stock of any one bank, | | \$5,870 00 |
| Average annual expenses, | | 1,478 00 |

CHICOPEE SAVINGS BANK—CHICOPEE.

[June 23.]

JEROME WELLS, *President.*

Treasurer, H. H. HARRIS.

| | | |
|------------------------------------|--------------|--------------|
| Deposits, | \$246,479 65 | |
| Public Funds, | | \$30,000 00 |
| Bank Stock, | | 9,200 00 |
| Loans on Public Funds, | | 12,525 00 |
| on Bank Stock, | | 7,500 00 |
| on Real Estate, | | 131,221 04 |
| on Personal Security, | | 51,070 00 |
| Profit and Loss Account, | | 1,114 08 |
| Cash on hand, | | 3,849 53 |
| | \$246,479 65 | \$246,479 65 |

| | |
|---|-------------|
| Number of Depositors, | 900 |
| Rate of ordinary dividends for the last year, | 6 per cent. |
| Last dividend of reserved profits, in April, 1869. | |
| Extra dividends are made once in | Five years. |
| Largest amount invested in the stock of any one bank, | \$5,000 00 |
| Average annual expenses, | 1,200 00 |

CITIZENS' SAVINGS BANK—FALL RIVER.

[September 17.]

JOSEPH OSBORN, *President.*

Treasurer, E. E. HATHAWAY.

| | | |
|--|----------------|----------------|
| Deposits, | \$1,303,578 14 | |
| Profits, | 55,233 75 | |
| Public Funds, | | \$281,000 00 |
| Bank Stock, | | 281,891 50 |
| Loans on Real Estate, | | 150,526 00 |
| on Personal Security, | | 623,425 00 |
| to Counties, Cities and Towns, | | 2,998 75 |
| Expense Account, | | 578 15 |
| Cash on hand, | | 18,392 49 |
| | \$1,358,811 89 | \$1,358,811 89 |

| | |
|---|--------------|
| Rate of ordinary dividends for the last year, | 7½ per cent. |
| No extra dividends. | |
| Largest amount invested in the stock of any one bank, | \$80,000 00 |
| Average annual expenses, | 2,650 00 |

CITY INSTITUTION FOR SAVINGS—LOWELL.

[April 6.]

NATHAN ALLEN, *President.**Treasurer,* JOHN A. BUTTRICK.

| | | |
|--|----------------|----------------|
| Deposits, | \$2,352,517 04 | |
| Profits, | 87,917 76 | |
| Public Funds, | | \$439,594 00 |
| Bank Stock, | | 386,053 00 |
| Railroad Bonds, | | 69,000 00 |
| Loans on Public Funds, | | 6,000 00 |
| on Bank Stock, | | 33,300 00 |
| on Real Estate, | | 639,365 00 |
| on Personal Security, | | 121,500 00 |
| to Counties, Cities and Towns, | | 639,100 00 |
| to Banks, on interest, | | 104,000 00 |
| Cash on hand, | | 2,522 80 |
| | \$2,440,434 80 | \$2,440,434 80 |

| | |
|---|-------------|
| Number of Depositors, | 7,250 |
| Rate of ordinary dividends for the last year, | 5 per cent. |
| Last dividend of reserved profits, in January, 1868. | |
| Extra dividends are made once in | Five years. |
| Largest amount invested in the stock of any one bank, | \$37,500 00 |
| Average annual expenses, | 5,300 00 |

CLINTON SAVINGS BANK—CLINTON.

[May 12.]

FRANKLIN FORBES, *President.**Treasurer,* C. L. S. HAMMOND.

| | | |
|--|--------------|--------------|
| Deposits, | \$256,988 01 | |
| Profits, | 9,680 29 | |
| Public Funds, | | \$100,000 00 |
| Bank Stock, | | 20,000 00 |
| Loans on Public Funds, | | 5,520 00 |
| on Bank Stock, | | 1,000 00 |
| on Real Estate, | | 77,055 00 |
| on Personal Security, | | 47,475 00 |
| to Counties, Cities and Towns, | | 14,800 00 |
| Cash on hand, | | 818 30 |
| | \$266,668 30 | \$266,668 30 |

| | |
|---|-------------|
| Number of Depositors, | 1,163 |
| Rate of ordinary dividends for the last year, | 5 per cent. |
| Last dividend of reserved profits, in October, 1866. | |
| Extra dividends are made once in | Five years. |
| Largest amount invested in the stock of any one bank, | \$20,000 00 |
| Average annual expenses, | 900 00 |

COHASSET SAVINGS BANK—COHASSET.

[September 24.]

ABRAHAM H. TOWER, *President.**Treasurer,* L. N. BATES.

| | | |
|--|--------------|--------------|
| Deposits, | \$216,361 91 | |
| Profits, | 4,580 84 | |
| Public Funds, | | \$76,000 00 |
| Bank Stock, | | 39,400 00 |
| Loans on Real Estate, | | 88,500 00 |
| to Counties, Cities and Towns, | | 12,000 00 |
| Cash on hand, | | 5,042 75 |
| | <hr/> | <hr/> |
| | \$220,942 75 | \$220,942 75 |

| | |
|---|-------------|
| Number of Depositors, | 712 |
| Rate of ordinary dividends for the last year, | 6 per cent. |
| Last dividend of reserved profits, in January, 1867. | |
| Extra dividends are made once in | Five years. |
| Largest amount invested in the stock of any one bank, | \$6,000 00 |
| Average annual expenses, | 900 00 |

DANVERS SAVINGS BANK—DANVERS.

[October 19.]

RUFUS PUTNAM, *President.**Treasurer,* WILLIAM L. WESTON.

| | | |
|--|--------------|--------------|
| Deposits, | \$520,253 27 | |
| Profits, | 44,125 09 | |
| Public Funds, | | \$207,200 00 |
| Bank Stock, | | 90,125 00 |
| Loans on Public Funds, | | 10,000 00 |
| on Bank Stock, | | 4,585 00 |
| on Real Estate, | | 179,068 00 |
| on Personal Security, | | 30,057 00 |
| to Counties, Cities and Towns, | | 20,000 00 |
| to Banks, on interest, | | 20,108 62 |
| Expense Account, | | 1,139 75 |
| Cash on hand, | | 2,094 99 |
| | <hr/> | <hr/> |
| | \$564,378 36 | \$564,378 36 |

| | |
|---|-------------|
| Number of Depositors, | 2,173 |
| Rate of ordinary dividends for the last year, | 6 per cent. |
| Last dividend of reserved profits, in October, 1865. | |
| Largest amount invested in the stock of any one bank, | \$25,000 00 |
| Average annual expenses, | 1,200 00 |

DEDHAM INSTITUTION FOR SAVINGS—DEDHAM.

[May 11.]

E. BURGESS, *President.*

Treasurer, C. GUILD.

| | | |
|--|--------------|--------------|
| Deposits, | \$691,063 73 | |
| Profits, | 61,702 57 | |
| Public Funds, | | \$71,000 00 |
| Bank Stock, | | 32,452 00 |
| Loans on Public Funds, | | 13,750 00 |
| on Bank Stock, | | 1,800 00 |
| on Real Estate, | | 587,726 46 |
| on Personal Security, | | 26,930 00 |
| to Counties, Cities and Towns, | | 5,100 00 |
| to Banks, on interest, | | 10,996 55 |
| Suspense Account, | | 280 67 |
| Cash on hand, | | 2,730 62 |
| | \$752,766 30 | \$752,766 30 |

| | |
|---|-------------|
| Number of Depositors, | 2,983 |
| Rate of ordinary dividends for the last year, | 5 per cent. |
| Last dividend of reserved profits, in May, 1866. | |
| Extra dividends are made once in | Five years. |
| Largest amount invested in the stock of any one bank, | \$12,987 50 |
| Average annual expenses, | 1,951 47 |

DORCHESTER SAVINGS BANK—DORCHESTER.

[July 23.]

DANIEL DENNY, *President.*

Treasurer, EDWARD PIERCE.

| | | |
|--|--------------|--------------|
| Deposits, | \$269,392 26 | |
| Profits, | 6,666 56 | |
| Public Funds, | | \$61,876 00 |
| Bank Stock, | | 28,575 00 |
| Loans on Real Estate, | | 141,885 00 |
| on Personal Security, | | 38,100 00 |
| to Counties, Cities and Towns, | | 2,000 00 |
| Expense Account, | | 235 59 |
| Cash on hand, | | 3,387 23 |
| | \$276,058 82 | \$276,058 82 |

| | |
|---|-------------|
| Number of Depositors, | 1,078 |
| Rate of ordinary dividends for the last year, | 6 per cent. |
| Last dividend of reserved profits, in May, 1868. | |
| Extra dividends are made once in | Five years. |
| Largest amount invested in the stock of any one bank, | \$5,492 75 |
| Average annual expenses, | 1,000 00 |

EAST ABINGTON SAVINGS BANK—EAST ABINGTON.

[September 10.]

SUMNER SHAW, *President.*

Secretary, ZENAS JENKINS.

| | | |
|---|-------------|-------------|
| Deposits, | \$47,114 02 | |
| Profits, | 555 05 | |
| Bank Stock, | | \$15,671 60 |
| Loans on Public Funds, | | 4,000 00 |
| on Real Estate, | | 27,218 00 |
| Expense Account, | | 190 41 |
| Cash on hand, | | 589 06 |
| | <hr/> | <hr/> |
| | \$47,669 07 | \$47,669 07 |
| <hr/> | | |
| Number of Depositors, | | 236 |
| Rate of ordinary dividends for the last year, | | 6 per cent. |
| Average annual expenses, | | \$190 41 |
| <hr/> | | |

EAST BOSTON SAVINGS BANK—EAST BOSTON.

[March 4.]

P. M. CRANE, *President.*

Treasurer, ALBERT BOWKER.

| | | |
|---|--------------|--------------|
| Deposits, | \$412,925 26 | |
| Profits, | 31,093 00 | |
| Interest, | 66 49 | |
| Dividend Account, | 7,229 42 | |
| Public Funds, | | \$115,000 00 |
| Bank Stock, | | 50,927 70 |
| Real Estate, | | 8,290 37 |
| Loans on Public Funds, | | 18,725 00 |
| on Bank Stock, | | 10,000 00 |
| on Real Estate, | | 210,138 75 |
| on Personal Security, | | 16,795 00 |
| to Counties, Cities and Towns, | | 8,850 00 |
| Expense Account, | | 46 87 |
| Cash on hand, | | 12,540 48 |
| | <hr/> | <hr/> |
| | \$451,314 17 | \$451,314 17 |
| <hr/> | | |
| Number of Depositors, | | 1,438 |
| Rate of ordinary dividends for the last year, | | 5 per cent. |
| Last dividend of reserved profits, in July, 1864. | | |
| Extra dividends are made once in | | Five years. |
| Largest amount invested in the stock of any one bank, | | \$10,000 00 |
| Average annual expenses, | | 1,750 00 |
| <hr/> | | |

EAST CAMBRIDGE FIVE CENTS SAVINGS BANK—EAST CAMBRIDGE.

[September 30.]

GEORGE STEVENS, *President.*

Treasurer, JOHN SAVAGE, Jr.

| | | |
|--|--------------|--------------|
| Deposits, | \$443,721 55 | |
| Profits, | 21,941 88 | |
| Public Funds, | | \$103,100 00 |
| Bank Stock, | | 47,096 42 |
| Loans on Real Estate, | | 267,650 00 |
| to Counties, Cities and Towns, | | 35,000 00 |
| Expense Account, | | 2,385 39 |
| Cash on hand, | | 10,431 62 |
| | \$465,663 43 | \$465 663 43 |

| | |
|---|--------------|
| Number of Depositors, | 2,500 |
| Rate of ordinary dividends for the last year, | 4 per cent. |
| Last dividend of reserved profits, in October, 1866. | |
| Extra dividends are made once in | Three years. |
| Largest amount invested in the stock of any one bank, | \$5,593 64 |
| Average annual expenses, | 600 00 |

ELIOT FIVE CENTS SAVINGS BANK—BOSTON.

[March 26.]

WILLIAM S. LELAND, *President.*

Treasurer, GEORGE C. LEACH.

| | | |
|--|--------------|--------------|
| Deposits, | \$265,004 10 | |
| Profits, | 20,226 59 | |
| Public Funds, | | \$59,000 00 |
| Bank Stock, | | 52,800 00 |
| Railroad Bonds, | | 10,000 00 |
| Loans on Public Funds, | | 14,200 00 |
| on Bank Stock, | | 2,900 00 |
| on Real Estate, | | 99,766 67 |
| on Personal Security, | | 40,000 00 |
| to Counties, Cities and Towns, | | 5,000 00 |
| Expense Account, | | 603 04 |
| Cash on hand, | | 960 98 |
| | \$285,230 69 | \$285,230 69 |

| | |
|---|-------------|
| Number of Depositors, | 2,080 |
| Rate of ordinary dividends for the last year, | 4 per cent. |
| Extra dividends are made once in | Five years. |
| Largest amount invested in the stock of any one bank, | \$13,000 00 |
| Average annual expenses, | 1,300 00 |

ESSEX SAVINGS BANK—LAWRENCE.

[November 9.]

GEORGE D. CABOT, *President.*

Treasurer, JAMES H. EATON.

| | | |
|---|----------------|----------------|
| Deposits, | \$1,528,978 86 | |
| Profits, | 39,935 94 | |
| Public Funds, | | \$548,500 00 |
| Bank Stock, | | 196,950 00 |
| Loans on Real Estate, | | 430,400 00 |
| on Personal Security, | | 225,572 00 |
| to Counties, Cities and Towns, | | 164,000 00 |
| Expense Account, | | 235 33 |
| Cash on hand, | | 3,257 47 |
| | \$1,568,914 80 | \$1,568,914 80 |
| | | |
| Number of Depositors, | | 5,648 |
| Rate of ordinary dividends for the last year, | | 6 per cent. |
| Last dividend of reserved profits, in October, 1867. | | |
| Extra dividends are made once in | | Five years. |
| Largest amount invested in the stock of any one bank, | | \$25,000 00 |
| Average annual expenses, | | 3,000 00 |

FAIRHAVEN INSTITUTION FOR SAVINGS—FAIRHAVEN.

[September 15.]

I. F. TERRY, *President.*

Treasurer, CHARLES DREW.

| | | |
|---|--------------|--------------|
| Deposits, | \$355,905 58 | |
| Interest, | 23,330 28 | |
| Public Funds, | | \$163,500 00 |
| Bank Stock, | | 112,400 00 |
| Real Estate, | | 3,500 00 |
| Loans on Public Funds, | | 3,259 00 |
| on Bank Stock, | | 13,931 23 |
| on Real Estate, | | 5,052 54 |
| on Personal Security, | | 35,702 12 |
| on Railroad Stock, | | 7,800 00 |
| to Counties, Cities and Towns, | | 30,000 00 |
| to Banks, on interest, | | 3,000 00 |
| Cash on hand, | | 1,090 97 |
| | \$379,235 86 | \$379,235 86 |
| | | |
| Number of Depositors, | | 895 |
| Rate of ordinary dividends for the last year, | | 7 per cent. |
| No extra dividends. | | |
| Largest amount invested in the stock of any one bank, | | \$27,000 00 |
| Average annual expenses, | | 1,300 00 |

FALL RIVER FIVE CENTS SAVINGS BANK—FALL RIVER.

[September 17.]

S. ANGIER CHASE, *President*.*Treasurer*, C. J. HOLMES.

| | | |
|-------------------------------------|--------------|--------------|
| Deposits, | \$726,324 80 | |
| Profits, | 28,572 09 | |
| Due Second National Bank, | 500 00 | |
| Public Funds, | | \$250,000 00 |
| Bank Stock, | | 152,000 00 |
| Railroad Bonds, | | 150,000 00 |
| Loans on Real Estate, | | 38,000 00 |
| on Personal Security, | | 159,700 00 |
| Expense Account, | | 5,485 45 |
| Cash on hand, | | 211 44 |
| | <hr/> | <hr/> |
| | \$755,396 89 | \$755,396 89 |

Rate of ordinary dividends for the last year, 7½ per cent.

No extra dividends.

Largest amount invested in the stock of any one bank, \$30,000 00

Average annual expenses, 1,200 00

FALL RIVER SAVINGS BANK—FALL RIVER.

[September 17.]

J. B. FRENCH, *President*.*Treasurer*, J. F. LINDSEY.

| | | |
|--|----------------|----------------|
| Deposits, | \$3,543,932 38 | |
| Profits, | 233,343 30 | |
| Public Funds, | | \$1,020,000 00 |
| Bank Stock, | | 661,600 00 |
| Real Estate, | | 56,913 67 |
| Loans on Real Estate, | | 256,925 00 |
| on Personal Security, | | 1,733,328 00 |
| to Counties, Cities and Towns, | | 32,000 00 |
| Cash on hand, | | 16,509 01 |
| | <hr/> | <hr/> |
| | \$3,777,275 68 | \$3,777,275 68 |

Number of Depositors, 8,633

Rate of ordinary dividends for the last year, 8 per cent.

No extra dividends.

Largest amount invested in the stock of any one bank, \$75,600 00

Average annual expenses, 4,500 00

FITCHBURG SAVINGS BANK—FITCHBURG.

[May 15.]

NATHANIEL WOOD, *President.*

Treasurer, EBENEZER TORREY.

| | | |
|--|----------------|----------------|
| Deposits, | \$1,326,151 69 | |
| Profits, | 80,574 52 | |
| Suspense Account, | 398 13 | |
| Public Funds, | | \$210,000 00 |
| Bank Stock, | | 170,600 00 |
| Railroad Bonds, | | 2,700 00 |
| Loans on Public Funds, | | 43,025 00 |
| on Bank Stock, | | 3,400 00 |
| on Real Estate, | | 450,102 57 |
| on Personal Security, | | 260,086 33 |
| on Railroad Stock, | | 26,000 00 |
| to Counties, Cities and Towns, | | 194,600 00 |
| Expense Account, | | 798 04 |
| Cash on hand, | | 45,812 40 |
| | \$1,407,124 34 | \$1,407,124 34 |

| | |
|---|--------------|
| Number of Depositors, | 5,200 |
| Rate of ordinary dividends for the last year, | 5½ per cent. |
| Last dividend of reserved profits, in June, 1866. | |
| Extra dividends are made once in | Five years. |
| Largest amount invested in the stock of any one bank, | \$20,000 00 |
| Average annual expenses, | 2,250 00 |

FOXBOROUGH SAVINGS BANK—FOXBOROUGH.

[September 9.]

OTIS CARY, *President.*

Treasurer, WILLIAM H. THOMAS.

| | | |
|--|-------------|-------------|
| Deposits, | \$91,008 27 | |
| Interest, | 2,440 55 | |
| Public Funds, | | \$11,300 00 |
| Bank Stock, | | 5,200 00 |
| Loans on Real Estate, | | 45,135 00 |
| on Personal Security, | | 21,275 00 |
| to Counties, Cities and Towns, | | 5,500 00 |
| Cash on hand, | | 5,038 82 |
| | \$93,448 82 | \$93,448 82 |

| | |
|---|-------------|
| Rate of ordinary dividends for the last year, | 6 per cent. |
| Last dividend of reserved profits, in May, 1866. | |
| Extra dividends are made once in | Five years. |
| Largest amount invested in the stock of any one bank, | \$1,500 00 |
| Average annual expenses, | 150 00 |

FRAMINGHAM SAVINGS BANK—FRAMINGHAM.

[November 17.]

MOSES EDGELL, *President.*

Treasurer, C. S. ADAMS.

| | | |
|--|--------------|--------------|
| Deposits, | \$533,679 40 | |
| Interest, | 20,818 94 | |
| Public Funds, | | \$113,100 00 |
| Bank Stock, | | 109,500 00 |
| Railroad Bonds, | | 25,000 00 |
| Loans on Bank Stock, | | 5,630 00 |
| on Real Estate, | | 273,517 03 |
| on Personal Security, | | 4,566 00 |
| to Counties, Cities and Towns, | | 6,775 00 |
| Furniture and Fixtures, | | 1,600 00 |
| Expense Account, | | 798 77 |
| Cash on hand, | | 14,011 54 |
| | \$554,498 34 | \$554,498 34 |

| | |
|---|-------------|
| Number of Depositors, | 2,228 |
| Rate of ordinary dividends for the last year, | 6 per cent. |
| Last dividend of reserved profits, in May, 1866. | |
| Extra dividends are made once in | Five years. |
| Largest amount invested in the stock of any one bank, | \$18,000 00 |
| Average annual expenses, | 1,400 00 |

FRANKLIN SAVINGS BANK—BOSTON.

[March 10.]

OSMYN BREWSTER, *President.*

Treasurer, HENRY W. WHITTEMORE.

| | | |
|----------------------------------|----------------|----------------|
| Deposits, | \$2,089,612 80 | |
| Profits, | 17,830 91 | |
| Interest, | 15,638 94 | |
| Suspense Account, | 20 00 | |
| Public Funds, | | \$545,445 42 |
| Bank Stock, | | 109,591 71 |
| Railroad Bonds, | | 9,737 50 |
| Loans on Public Funds, | | 1,600 00 |
| on Bank Stock, | | 18,000 00 |
| on Real Estate, | | 1,240,203 00 |
| on Personal Security, | | 47,500 00 |
| to Banks, on interest, | | 149,262 19 |
| Expense Account, | | 632 94 |
| Cash on hand, | | 1,129 89 |
| | \$2,123,102 65 | \$2,123,102 65 |

| | |
|---|--------------|
| Number of Depositors, | 6,249 |
| Rate of ordinary dividends for the last year, | 6 per cent. |
| Last dividend of reserved profits, in July, 1867. | |
| Extra dividends are made once in | Three years. |
| Largest amount invested in the stock of any one bank, | \$49,417 75 |
| Average annual expenses, | 4,800 00 |

FRANKLIN SAVINGS INSTITUTION—GREENFIELD.

[June 3.]

SAMUEL O. LAMB, *President.*

Treasurer, WILLIAM HENRY ALLEN.

| | | |
|--|----------------|----------------|
| Deposits, | \$1,472,127 02 | |
| Profits, | 62,072 98 | |
| Public Funds, | | \$682,300 00 |
| Bank Stock, | | 60,900 00 |
| Loans on Public Funds, | | 82,370 00 |
| on Bank Stock, | | 54,450 00 |
| on Real Estate, | | 313,650 00 |
| on Personal Security, | | 265,219 62 |
| to Counties, Cities and Towns, | | 65,325 00 |
| to Banks, on interest, | | 7,351 45 |
| Expense Account, | | 766 88 |
| Cash on hand, | | 1,867 05 |
| | \$1,534,200 00 | \$1,534,200 00 |

| | |
|---|-------------|
| Number of Depositors, | 4,968 |
| Rate of ordinary dividends for the last year, | 6 per cent. |
| Last dividend of reserved profits, in January, 1867. | |
| Extra dividends are made once in | Five years. |
| Largest amount invested in the stock of any one bank, | \$20,400 00 |
| Average annual expenses, | 3,000 00 |

GARDNER SAVINGS BANK—GARDNER.

[November 12.]

CHARLES HEYWOOD, *President.*

Treasurer, JOHN D. EDGELL.

| | | |
|--|--------------|--------------|
| Deposits, | \$99,469 12 | |
| Interest, | 630 84 | |
| Cash overdrawn, | 127 00 | |
| Public Funds, | | \$8,702 00 |
| Bank Stock, | | 1,584 00 |
| Loans on Bank Stock, | | 2,800 00 |
| on Real Estate, | | 48,600 00 |
| on Personal Security, | | 22,000 00 |
| to Counties, Cities and Towns, | | 16,200 00 |
| Expense Account, | | 340 96 |
| | \$100,226 96 | \$100,226 96 |

| | |
|---|--------------|
| Number of Depositors, | 535 |
| Rate of ordinary dividends for the last year, | 5½ per cent. |
| Largest amount invested in the stock of any one bank, | \$1,584 00 |
| Average annual expenses, | 359 83 |

GEORGETOWN SAVINGS BANK—GEORGETOWN.

[November 10.]

J. P. JONES, *President*.*Treasurer*, W. H. HARRIMAN.

| | | |
|--|------------|------------|
| Deposits, | \$9,569 00 | |
| Interest, | 73 16 | |
| Public Funds, | | \$1,807 50 |
| Loans on Public Funds, | | 800 00 |
| on Real Estate, | | 5,700 00 |
| to Counties, Cities and Towns, | | 1,000 00 |
| Expense Account, | | 85 75 |
| Cash on hand, | | 248 91 |
| | <hr/> | <hr/> |
| | \$9,642 16 | \$9,642 16 |

Number of Depositors, 86

Commenced business April 21, 1869.

GRAFTON SAVINGS BANK—GRAFTON.

[November 11.]

ABRAM M. BIGELOW, *President*.*Treasurer*, HENRY F. WING.

| | | |
|----------------------------------|-------------|-------------|
| Deposits, | \$22,375 69 | |
| Interest, | 67 48 | |
| Loans on Public Funds, | | \$3,000 00 |
| on Bank Stock, | | 5,000 00 |
| on Real Estate, | | 3,100 00 |
| on Personal Security, | | 11,144 61 |
| Expense Account, | | 70 25 |
| Cash on hand, | | 128 31 |
| | <hr/> | <hr/> |
| | \$22,443 17 | \$22,443 17 |

Number of Depositors, 109

Commenced business June 1, 1869.

GREENFIELD SAVINGS BANK—GREENFIELD.

[June 3.]

JOHN SANDERSON, *President.*

Treasurer, R. A. PACKARD.

| | | |
|-----------------------------------|-------------|-------------|
| Deposits, | \$35,120 00 | |
| Bank Stock, | | \$19,170 00 |
| Loans on Real Estate, | | 4,700 00 |
| on Personal Security, | | 4,925 00 |
| Cash on hand, | | 6,325 00 |
| | \$35,120 00 | \$35,120 00 |
| Number of Depositors, | | 161 |
| Commenced business April 1, 1869. | | |

HAMPDEN SAVINGS BANK—SPRINGFIELD.

[June 23.]

STEPHEN C. BEMIS, *President.*

Treasurer, F. S. BAILEY.

| | | |
|---|--------------|--------------|
| Deposits, | \$571,400 20 | |
| Profits, | 15,478 32 | |
| Public Funds, | | \$107,175 00 |
| Bank Stock, | | 98,092 50 |
| Railroad Bonds, | | 5,000 00 |
| Loans on Public Funds, | | 7,638 74 |
| on Bank Stock, | | 32,000 00 |
| on Real Estate, | | 273,350 00 |
| on Personal Security, | | 57,385 00 |
| to Counties, Cities and Towns, | | 3,000 00 |
| Expense Account, | | 2,623 92 |
| Cash on hand, | | 613 36 |
| | \$586,878 52 | \$586,878 52 |
| Number of Depositors, | | 1,598 |
| Rate of ordinary dividends for the last year, | | 6 per cent. |
| Last dividend of reserved profits, in February, 1868. | | |
| Extra dividends are made once in | | Three years. |
| Largest amount invested in the stock of any one bank, | | \$20,724 00 |
| Average annual expenses, | | 1,600 00 |

HAVERHILL SAVINGS BANK—HAVERHILL.

[November 10.]

JOHN A. APPLETON, *President*.*Treasurer*, A. B. JAQUES.

| | | |
|---|----------------|----------------|
| Deposits, | \$1,821,401 22 | |
| Profit and Loss, | 990 61 | |
| Interest, | 3,302 44 | |
| Public Funds, | | \$714,800 00 |
| Bank Stock, | | 318,400 00 |
| Railroad Bonds, | | 36,000 00 |
| Loans on Public Funds, | | 33,150 00 |
| on Bank Stock, | | 18,700 00 |
| on Real Estate, | | 652,175 00 |
| on Personal Security, | | 17,900 00 |
| to Counties, Cities and Towns, | | 2,500 00 |
| Expense Account, | | 176 66 |
| Cash on hand, | | 31,892 61 |
| | <hr/> | <hr/> |
| | \$1,825,694 27 | \$1,825,694 27 |
| <hr/> | | |
| Number of Depositors, | | 6,513 |
| Rate of ordinary dividends for the last year, | | 6 per cent. |
| No extra dividends. | | |
| Largest amount invested in the stock of any one bank, | | \$26,700 00 |
| Average annual expenses, | | 2,700 00 |

HINGHAM INSTITUTION FOR SAVINGS—HINGHAM.

[November 2.]

ISAAC BARNES, *President*.*Treasurer*, HENRY C. HARDING.

| | | |
|---|----------------|----------------|
| Deposits, | \$971,689 19 | |
| Profits, | 63,358 25 | |
| Public Funds, | | \$262,800 00 |
| Bank Stock, | | 141,600 00 |
| Real Estate, | | 1,921 03 |
| Loans on Public Funds, | | 21,500 00 |
| on Bank Stock, | | 7,050 00 |
| on Real Estate, | | 579,930 00 |
| on Personal Security, | | 10,000 00 |
| to Counties, Cities and Towns, | | 7,750 00 |
| Expense Account, | | 1,436 87 |
| Cash on hand, | | 1,059 54 |
| | <hr/> | <hr/> |
| | \$1,035,047 44 | \$1,035,047 44 |
| <hr/> | | |
| Number of Depositors, | | 3,231 |
| Rate of ordinary dividends for the last year, | | 6 per cent. |
| Last dividend of reserved profits, in January, 1865. | | |
| Extra dividends are made once in | | Five years. |
| Largest amount invested in the stock of any one bank, | | \$15,000 00 |
| Average annual expenses, | | 1,900 00 |

HOLYOKE SAVINGS BANK—HOLYOKE.

[June 23.]

JOEL RUSSELL, *President.*

Treasurer, R. B. JOHNSON.

| | | |
|--|--------------|--------------|
| Deposits, | \$261,777 49 | |
| Profits, | 6,271 87 | |
| Public Funds, | | \$20,000 00 |
| Bank Stock, | | 12,069 50 |
| Loans on Public Funds, | | 8,520 00 |
| on Bank Stock, | | 1,000 00 |
| on Real Estate, | | 130,628 00 |
| on Personal Security, | | 59,704 00 |
| to Counties, Cities and Towns, | | 27,775 00 |
| Expense Account, | | 2 25 |
| Cash on hand, | | 8,350 61 |
| | \$268,049 36 | \$268,049 36 |

| | |
|---|--------------|
| Number of Depositors, | 1,285 |
| Rate of ordinary dividends for the last year, | 6½ per cent. |
| No extra dividends. | |
| Largest amount invested in the stock of any one bank, | \$6,685 00 |
| Average annual expenses, | 827 00 |

HOPKINTON SAVINGS BANK—HOPKINTON.

[May 4.]

L. H. BOWKER, *President.*

Treasurer, R. F. CLAFLIN.

| | | |
|--|-------------|-------------|
| Deposits, | \$31,516 83 | |
| Interest, | 572 25 | |
| Public Funds, | | \$8,000 00 |
| Loans on Real Estate, | | 7,715 00 |
| on Personal Security, | | 300 00 |
| to Counties, Cities and Towns, | | 12,900 00 |
| Expense Account, | | 454 81 |
| Cash on hand, | | 2,719 27 |
| | \$32,089 08 | \$32,089 08 |

| | |
|---|-------------|
| Number of Depositors, | 254 |
| Rate of ordinary dividends for the last year, | 5 per cent. |
| Extra dividends are made once in | Five years. |
| Average annual expenses, | \$200 00 |

HYANNIS SAVINGS BANK—HYANNIS.

[July 30.]

S. B. PHINNEY, *President*.*Treasurer*, JOSEPH R. HALL.

| | | |
|---|-------------|--------------|
| Deposits, | \$46,607 28 | |
| Interest, | 491 51 | |
| Railroad Bonds, | | \$2,880 00 |
| Loans on Real Estate, | | 11,316 00 |
| on Personal Security, | | 29,600 00 |
| Cash on hand, | | 3,302 79 |
| | <hr/> | <hr/> |
| | \$47,098 79 | \$47,098 79 |
| <hr/> | | |
| Number of Depositors, | | 272 |
| Rate of ordinary dividends for the last year, | | 6½ per cent. |
| No extra dividends. | | |
| Average annual expenses, | | \$160 00 |
| <hr/> | | |

INSTITUTION FOR SAVINGS—NEWTON.

[May 11.]

GEORGE HYDE, *President*.*Treasurer*, E. J. COLLINS.

| | | |
|---|--------------|--------------|
| Deposits, | \$132,573 33 | |
| Interest, | 3,061 91 | |
| Public Funds, | | \$9,500 00 |
| Bank Stock, | | 6,805 00 |
| Loans on Public Funds, | | 4,200 00 |
| on Real Estate, | | 95,095 00 |
| on Personal Security, | | 12,200 00 |
| to Counties, Cities and Towns, | | 3,125 00 |
| Expense Account, | | 470 24 |
| Cash on hand, | | 4,240 00 |
| | <hr/> | <hr/> |
| | \$135,635 24 | \$135,635 24 |
| <hr/> | | |
| Number of Depositors, | | 869 |
| Rate of ordinary dividends for the last year, | | 5 per cent. |
| Last dividend of reserved profits, in January, 1869. | | |
| Extra dividends are made once in | | Five years. |
| Largest amount invested in the stock of any one bank, | | \$4,000 00 |
| Average annual expenses, | | 500 00 |
| <hr/> | | |

INSTITUTION FOR SAVINGS IN NEWBURYPORT.

[October 26.]

EDWARD S. MORLEY, *President.*

Treasurer, RICHARD STONE.

| | | |
|--|----------------|----------------|
| Deposits, | \$2,819,189 54 | |
| Profit and Loss, | 2,618 98 | |
| Interest, | 94,953 57 | |
| Suspense Account, | 35 00 | |
| Public Funds, | | \$959,526 75 |
| Bank Stock, | | 887,100 00 |
| Railroad Bonds, | | 24,700 00 |
| Real Estate, | | 10,839 48 |
| Loans on Public Funds, | | 38,150 00 |
| on Bank Stock, | | 4,000 00 |
| on Real Estate, | | 404,959 72 |
| on Personal Security, | | 141,754 01 |
| to Counties, Cities and Towns, | | 318,830 00 |
| to Banks, on interest, | | 88,647 67 |
| Annuity in Trust, | | 9,526 30 |
| Expense Account, | | 2,038 26 |
| Fifty Associates' Stock, | | 25,000 00 |
| Cash on hand, | | 1,724 90 |
| | \$2,916,797 09 | \$2,916,797 09 |

| | |
|---|-------------|
| Number of Depositors, | 8,149 |
| Rate of ordinary dividends for the last year, | 7 per cent. |
| Last dividend of reserved profits, in April, 1865. | |
| Extra dividends are made in | Five years. |
| Largest amount invested in the stock of any one bank, | \$75,000 00 |
| Average annual expenses, | 4,700 00 |

INSTITUTION FOR SAVINGS IN ROXBURY—BOSTON.

[March 23.]

ALMOND D. HODGES, *President.*

Treasurer, EDWARD RICHARDS.

| | | |
|--|----------------|----------------|
| Deposits, | \$1,195,640 41 | |
| Profits, | 99,325 24 | |
| Public Funds, | | \$374,363 65 |
| Bank Stock, | | 173,396 97 |
| Loans on Public Funds, | | 122,700 00 |
| on Bank Stock, | | 9,790 00 |
| on Real Estate, | | 339,062 87 |
| on Personal Security, | | 189,241 19 |
| to Counties, Cities and Towns, | | 71,900 00 |
| Cash on hand, | | 14,510 97 |
| | \$1,294,965 65 | \$1,294,965 65 |

| | |
|---|-------------|
| Number of Depositors, | 4,385 |
| Rate of ordinary dividends for the last year, | 5 per cent. |
| Last dividend of reserved profits, in October, 1865. | |
| Extra dividends are made once in | Five years. |
| Largest amount invested in the stock of any one bank, | \$40,275 50 |
| Average annual expenses, | 3,400 00 |

LANCASTER SAVINGS BANK—LANCASTER.

[May 12.]

HENRY WILDER, *President.*

Treasurer, C. T. SYMMES.

| | | |
|---|--------------|--------------|
| Deposits, | \$510,891 34 | |
| Profits, | 12,842 97 | |
| Public Funds, | | \$250,000 00 |
| Bank Stock, | | 52,100 00 |
| Railroad Bonds, | | 10,000 00 |
| Loans on Public Funds, | | 2,150 00 |
| on Bank Stock, | | 2,000 00 |
| on Real Estate, | | 141,824 03 |
| on Personal Security, | | 58,050 00 |
| to Counties, Cities and Towns, | | 5,000 00 |
| Expense Account, | | 467 30 |
| Cash on hand, | | 2,142 98 |
| | \$523,734 31 | \$523,734 31 |
| <hr/> | | |
| Number of Depositors, | | 1,772 |
| Rate of ordinary dividends for the last year, | | 5½ per cent. |
| No extra dividends. | | |
| Largest amount invested in the stock of any one bank, | | \$8,800 00 |
| Average annual expenses, | | 1,037 15 |

LAWRENCE SAVINGS BANK—LAWRENCE.

[November 9.]

MILTON BONNEY, *President.*

Treasurer, W. R. SPAULDING.

| | | |
|---|--------------|--------------|
| Deposits, | \$133,864 20 | |
| Interest, | 2,790 84 | |
| Public Funds, | | \$11,890 74 |
| Bank Stock, | | 8,398 88 |
| Loans on Real Estate, | | 98,793 00 |
| on Personal Security, | | 13,900 00 |
| to Counties, Cities and Towns, | | 1,000 00 |
| Expense account, | | 1,849 73 |
| Cash on hand, | | 822 69 |
| | \$136,655 04 | \$136,655 04 |
| <hr/> | | |
| Number of Depositors, | | 950 |
| Rate of ordinary dividends for the last year, | | 6 per cent. |
| Largest amount invested in the stock of any one bank, | | \$2,899 88 |
| Average annual expenses, | | 600 00 |

LEE SAVINGS BANK—LEE.

[June 25.]

H. GARFIELD, *President.**Treasurer, J. L. KILBORN.*

| | | |
|---------------------------------|--------------|--------------|
| Deposits, | \$237,004 86 | |
| Profits, | 3,080 21 | |
| Public Funds, | | \$135,500 00 |
| Bank Stock, | | 8,980 00 |
| Loans on Bank Stock, | | 960 00 |
| on Real Estate, | | 63,773 00 |
| on Personal Security, | | 15,150 00 |
| Expense Account, | | 161 67 |
| Cash on hand, | | 15,560 40 |
| | <hr/> | <hr/> |
| | \$240,085 07 | \$240,085 07 |

| | |
|---|-------------|
| Number of Depositors, | 1,012 |
| Rate of ordinary dividends for the last year, | 6 per cent. |
| Last dividend of reserved profits, in May, 1867. | |
| Extra dividends are made once in | Five years. |
| Largest amount invested in the stock of any one bank, | \$4,500 00 |
| Average annual expenses, | 575 00 |

LEOMINSTER SAVINGS BANK—LEOMINSTER.

[May 14.]

LEONARD BURRAGE, *President.**Treasurer, J. C. ALLEN.*

| | | |
|--|-------------|-------------|
| Deposits, | \$80,261 73 | |
| Interest, | 214 00 | |
| Public Funds, | | \$10,510 72 |
| Loans on Public Funds, | | 10,000 00 |
| on Real Estate, | | 39,075 00 |
| on Personal Security, | | 11,950 00 |
| on Railroad Stock, | | 2,500 00 |
| to Counties, Cities and Towns, | | 4,000 00 |
| Furniture and Fixtures, | | 635 15 |
| Cash on hand, | | 1,804 86 |
| | <hr/> | <hr/> |
| | \$80,475 73 | \$80,475 73 |

| | |
|---|-------------|
| Number of Depositors, | 546 |
| Rate of ordinary dividends for the last year, | 5 per cent. |
| No extra dividends. | |
| Average annual expenses, | \$200 00 |

LOWELL FIVE CENTS SAVINGS BANK—LOWELL.

[April 22.]

HORATIO WOOD, *President.*

Treasurer, A. S. TYLER.

| | | |
|--|----------------|----------------|
| Deposits, | \$1,652,037 48 | |
| Profits, | 42,441 48 | |
| Public Funds, | | \$378,367 50 |
| Bank Stock, | | 148,500 00 |
| Railroad Bonds, | | 11,725 00 |
| Loans on Public Funds, | | 12,900 00 |
| on Bank Stock, | | 7,700 00 |
| on Real Estate, | | 817,650 00 |
| on Personal Security, | | 9,500 00 |
| to Counties, Cities and Towns, | | 199,260 00 |
| to Banks, on interest, | | 105,000 00 |
| Expense Account, | | 843 13 |
| Interest Account, | | 122 02 |
| Cash on hand, | | 2,911 31 |
| | \$1,694,478 96 | \$1,694,478 96 |

| | |
|---|--------------|
| Number of Depositors, | 7,560 |
| Rate of ordinary dividends for the last year, | 5 per cent. |
| Last dividend of reserved profits, in July, 1866. | |
| Extra dividends are made once in | Three years. |
| Largest amount invested in the stock of any one bank, | \$22,500 00 |
| Average annual expenses, | 3,337 00 |

LOWELL INSTITUTION FOR SAVINGS—LOWELL.

[April 6.]

THEODORE EDSON, *President.*

Treasurer, GEORGE J. CARNEY.

| | | |
|--|----------------|----------------|
| Deposits, | \$1,335,103 81 | |
| Profit and Loss, | 133,301 98 | |
| Public Funds, | | \$671,000 00 |
| Bank Stock, | | 20,300 00 |
| Real Estate, | | 20,334 06 |
| Loans on Public Funds, | | 26,000 00 |
| on Bank Stock, | | 25,100 00 |
| on Real Estate, | | 111,950 00 |
| to Counties, Cities and Towns, | | 425,925 00 |
| to Banks, on interest, | | 167,130 00 |
| Cash on hand, | | 666 73 |
| | \$1,468,405 79 | \$1,468,405 79 |

| | |
|---|-------------|
| Rate of ordinary dividends for the last year, | 4 per cent. |
| Last dividend of reserved profits, in 1865. | |
| Extra dividends are made once in | Five years. |
| Largest amount invested in the stock of any one bank, | \$14,000 00 |
| Average annual expenses, | 3,400 00 |

LYNN FIVE CENTS SAVINGS BANK—LYNN.

[October 12.]

THOMAS B. NEWHALL, *President.**Treasurer,* B. V. FRENCH.

| | | |
|--|--------------|--------------|
| Deposits, | \$619,158 21 | |
| Profits, | 7,204 00 | |
| Suspense Account, | 4,644 14 | |
| Public Funds, | | \$135,687 50 |
| Bank Stock, | | 134,250 53 |
| Railroad Bonds, | | 19,450 00 |
| Real Estate, | | 40,000 00 |
| Loans on Bank Stock, | | 6,750 00 |
| on Real Estate, | | 240,350 00 |
| on Personal Security, | | 12,851 96 |
| to Counties, Cities and Towns, | | 19,000 00 |
| to Banks, on interest, | | 19,484 06 |
| Expense Account, | | 1,698 25 |
| Cash on hand, | | 1,484 05 |
| | <hr/> | <hr/> |
| | \$631,006 35 | \$631,006 35 |

| | |
|---|--------------|
| Number of Depositors, | 4,744 |
| Rate of ordinary dividends for the last year, | 6½ per cent. |
| No extra dividends. | |
| Largest amount invested in the stock of any one bank, | \$40,665 00 |
| Average annual expenses, | 1,600 00 |

LYNN INSTITUTION FOR SAVINGS—LYNN.

[October 12.]

JOSEPH N. SANDERSON, *President.**Treasurer,* ELBRIDGE LOVEJOY.

| | | |
|--|--------------|--------------|
| Deposits, | \$729,882 58 | |
| Profits, | 51,999 20 | |
| Public Funds, | | \$95,000 00 |
| Bank Stock, | | 61,500 00 |
| Loans on Bank Stock, | | 8,250 00 |
| on Real Estate, | | 426,658 00 |
| on Personal Security, | | 29,490 00 |
| to Counties, Cities and Towns, | | 123,700 00 |
| to Banks, on interest, | | 35,700 00 |
| Expense Account, | | 798 86 |
| Cash on hand, | | 784 92 |
| | <hr/> | <hr/> |
| | \$781,881 78 | \$781,881 78 |

| | |
|---|-------------|
| Number of Depositors, | 3,212 |
| Rate of ordinary dividends for the last year, | 6 per cent. |
| Last dividend of reserved profits, in October, 1864. | |
| Extra dividends are made once in | Five years. |
| Largest amount invested in the stock of any one bank, | \$20,000 00 |
| Average annual expenses, | 2,407 59 |

MALDEN SAVINGS BANK—MALDEN.

[November 5.]

HENRY BARRETT, *President.*

Treasurer, C. MERRILL.

| | | |
|--|--------------|--------------|
| Deposits, | \$105,842 14 | |
| Profits, | 1,043 75 | |
| Public Funds, | | \$30,000 00 |
| Bank Stock, | | 2,000 00 |
| Loans on Real Estate, | | 66,240 00 |
| to Counties, Cities and Towns, | | 4,000 00 |
| Expense Account, | | 1,271 79 |
| Cash on hand, | | 3,374 10 |
| | \$106,885 89 | \$106,885 89 |

| | |
|---|-------------|
| Rate of ordinary dividends for the last year, | 6 per cent. |
| Last dividend of reserved profits, in 1865. | |
| Largest amount invested in the stock of any one bank, | \$2,000 00 |
| Average annual expenses, | 300 00 |

MARLBOROUGH SAVINGS BANK—MARLBOROUGH.

[May 6.]

MARK FAY, *President.*

Treasurer, E. C. WHITNEY.

| | | |
|--|--------------|--------------|
| Deposits, | \$328,301 10 | |
| Interest, | 2,239 28 | |
| Bank Stock, | | \$31,100 00 |
| Railroad Bonds, | | 74,500 00 |
| Loans on Bank Stock, | | 15,500 00 |
| on Real Estate, | | 178,553 00 |
| on Personal Security, | | 8,900 00 |
| to Counties, Cities and Towns, | | 9,000 00 |
| Expense Account, | | 946 78 |
| Cash on hand, | | 12,040 60 |
| | \$330,540 38 | \$330,540 38 |

| | |
|---|-------------|
| Number of Depositors, | 1,264 |
| Rate of ordinary dividends for the last year, | 7 per cent. |
| No extra dividends. | |
| Largest amount invested in the stock of any one bank, | \$31,100 00 |
| Average annual expenses, | 1,300 00 |

MECHANICS' SAVINGS BANK—LOWELL.

[April 22.]

WILLIAM A. BURKE, *President.*

Treasurer, J. F. ROGERS.

| | | |
|--|----------------|----------------|
| Deposits, | \$1,015,571 32 | |
| Interest, | 49,164 16 | |
| Public Funds, | | \$318,500 00 |
| Bank Stock, | | 99,750 00 |
| Railroad Bonds, | | 25,000 00 |
| Loans on Public Funds, | | 18,350 00 |
| on Bank Stock, | | 2,700 00 |
| on Real Estate, | | 520,438 34 |
| to Counties, Cities and Towns, | | 35,000 00 |
| to Banks, on interest, | | 30,000 00 |
| Expense Account, | | 4,771 73 |
| Cash on hand, | | 10,225 41 |
| | \$1,064,735 48 | \$1,064,735 48 |

| | |
|---|--------------|
| Number of Depositors, | 2,736 |
| Rate of ordinary dividends for the last year, | 5 per cent. |
| Last dividend of reserved profits, in June, 1867. | |
| Extra dividends are made once in | Three years. |
| Largest amount invested in the stock of any one bank, | \$15,000 00 |
| Average annual expenses, | 2,000 00 |

MEDFORD SAVINGS BANK—MEDFORD.

[November 6.]

EDWARD BROOKS, *President.*

Treasurer, HERBERT MAGOUN.

| | | |
|-----------------------------------|-------------|-------------|
| Deposits, | \$23,457 00 | |
| Interest, | 682 24 | |
| Public Funds, | | \$5,484 37 |
| Bank Stock, | | 2,972 75 |
| Loans on Real Estate, | | 13,150 00 |
| Furniture and Fixtures, | | 635 16 |
| Expense Account, | | 165 50 |
| Cash on hand, | | 1,731 46 |
| | \$24,139 24 | \$24,139 24 |

| | |
|----------------------------------|-----|
| Number of Depositors, | 329 |
| Commenced business in May, 1869. | |

MERCANTILE SAVINGS INSTITUTION—BOSTON.

[October 14.]

RICHARD HOLMES, *President.*

Treasurer, ANSON J. STONE.

| | | |
|--|----------------|----------------|
| Deposits, | \$1,029,991 53 | |
| Capital Stock, | 205,566 28 | |
| Profits, | 8,392 23 | |
| Interest, | 20,676 27 | |
| Suspense Account, | 557 20 | |
| Public Funds, | | \$72,050 00 |
| Bank Stock, | | 2,300 00 |
| Railroad Bonds, | | 6,000 00 |
| Real Estate, | | 9,850 19 |
| Loans on Public Funds, | | 3,500 00 |
| on Real Estate, | | 910,707 89 |
| on Personal Security, | | 121,800 06 |
| to Counties, Cities and Towns, | | 130,100 00 |
| to Banks, on interest, | | 280 36 |
| Expense Account, | | 2,364 57 |
| Cash on hand, | | 6,230 44 |
| | \$1,265,183 51 | \$1,265,183 51 |

Number of Depositors,3,703

Rate of ordinary dividends for the last year, to Depositors, 5 per cent.;

to Stockholders, 5½ per cent.

Last dividend of reserved profits, in April, 1868.

Extra dividends are made once inFive years.

Largest amount invested in the stock of any one bank,\$1,300 00

Average annual expenses,14,405 04

MIDDLESEX INSTITUTION FOR SAVINGS—CONCORD.

[March 30.]

GEORGE M. BROOKS, *President.*

Treasurer, GEORGE HAYWOOD.

| | | |
|--|--------------|--------------|
| Deposits, | \$727,837 08 | |
| Profits, | 70,396 15 | |
| Interest, | 16,985 79 | |
| Public Funds, | | \$158,000 00 |
| Bank Stock, | | 227,500 00 |
| Loans on Real Estate, | | 330,296 67 |
| on Personal Security, | | 26,725 11 |
| to Counties, Cities and Towns, | | 49,828 00 |
| Dividend Account, | | 13,707 25 |
| Expense Account, | | 915 95 |
| Cash on hand, | | 8,246 04 |
| | \$815,219 02 | \$815,219 02 |

Number of Depositors,2,918

Rate of ordinary dividends for the last year,4 per cent.

Last dividend of reserved profits, in June, 1865.

Extra dividends are made once inFive years.

Largest amount invested in the stock of any one bank,\$16,700 00

Average annual expenses,2,175 00

MILFORD SAVINGS BANK—MILFORD.

[April 30.]

ORISON UNDERWOOD, *President.*

Treasurer, A. G. UNDERWOOD.

| | | |
|--|--------------|--------------|
| Deposits, | \$273,218 18 | |
| Profits, | 2,943 70 | |
| Interest, | 7,901 81 | |
| Public Funds, | | \$46,100 00 |
| Bank Stock, | | 17,700 00 |
| Loans on Public Funds, | | 8,750 00 |
| on Bank Stock, | | 24,234 00 |
| on Real Estate, | | 83,266 00 |
| on Personal Security, | | 34,392 88 |
| to Counties, Cities and Towns, | | 69,000 00 |
| Cash on hand, | | 620 81 |
| | \$284,063 69 | \$284,063 69 |

| | |
|---|-------------|
| Number of Depositors, | 1,523 |
| Rate of ordinary dividends for the last year, | 5 per cent. |
| Last dividend of reserved profits, in May, 1867. | |
| Extra dividends are made once in | Five years. |
| Largest amount invested in the stock of any one bank, | \$8,000 00 |
| Average annual expenses, | 1,025 00 |

MILLBURY SAVINGS BANK—MILLBURY.

[May 7.]

THOS. J. HARRINGTON, *President.*

Treasurer, D. ATWOOD.

| | | |
|--|--------------|--------------|
| Deposits, | \$151,387 76 | |
| Profits, | 10,223 80 | |
| Public Funds, | | \$61,500 00 |
| Bank Stock, | | 17,800 00 |
| Loans on Real Estate, | | 58,275 00 |
| to Counties, Cities and Towns, | | 20,000 00 |
| Expense Account, | | 177 69 |
| Cash on hand, | | 3,858 87 |
| | \$161,611 56 | \$161,611 56 |

| | |
|---|-------------|
| Number of Depositors, | 655 |
| Rate of ordinary dividends for the last year, | 5 per cent. |
| Last dividend of reserved profits, in July, 1864. | |
| Extra dividends are made once in | Five years. |
| Largest amount invested in the stock of any one bank, | \$5,500 00 |
| Average annual expenses, | 750 00 |

NANTUCKET INSTITUTION FOR SAVINGS—NANTUCKET.

[July 31.]

GEORGE COBB, *President.**Treasurer,* MATTHEW BARNEY.

| | | |
|--|--------------|--------------|
| Deposits, | \$392,356 92 | |
| Interest, | 5,042 06 | |
| Public Funds, | | \$62,076 47 |
| Bank Stock, | | 115,756 00 |
| Real Estate, | | 8,575 00 |
| Loans on Public Funds, | | 9,088 00 |
| on Bank Stock, | | 1,300 00 |
| on Real Estate, | | 161,182 03 |
| on Personal Security, | | 22,189 80 |
| to Counties, Cities and Towns, | | 6,500 00 |
| Suspense Account, | | 166 00 |
| Expense Account, | | 570 41 |
| Cash on hand, | | 9,995 27 |
| | <hr/> | <hr/> |
| | \$397,398 98 | \$397,398 98 |

| | |
|---|-------------|
| Number of Depositors, | 1,412 |
| Rate of ordinary dividends for the past year, | 7 per cent. |
| No extra dividends. | |
| Largest amount invested in the stock of any one bank, | \$20,000 00 |
| Average annual expenses, | 1,275 00 |

NATICK FIVE CENTS SAVINGS BANK—NATICK.

[December 1.]

JOHN KIMBALL, *President.**Treasurer,* NATHANIEL CLARK.

| | | |
|--|--------------|--------------|
| Deposits, | \$162,202 76 | |
| Interest, | 2,444 78 | |
| Public Funds, | | \$7,500 00 |
| Bank Stock, | | 518 75 |
| Loans on Real Estate, | | 107,594 00 |
| on Personal Security, | | 18,700 00 |
| to Counties, Cities and Towns, | | 27,500 00 |
| Cash on hand, | | 2,834 79 |
| | <hr/> | <hr/> |
| | \$164,647 54 | \$164,647 54 |

| | |
|---|--------------|
| Number of Depositors, | 957 |
| Rate of ordinary dividends for the last year, | 5½ per cent. |
| No extra dividends. | |
| Average annual expenses, | \$600 00 |

NEW BEDFORD FIVE CENTS SAVINGS BANK—NEW BEDFORD.

[September 15.]

GEORGE HOWLAND, *President.*

Treasurer, B. RICKETSON, Jr.

| | | |
|--|----------------|----------------|
| Deposits, | \$1,604,516 87 | |
| Profits, | 101,355 24 | |
| Interest, | 21,646 01 | |
| Public Funds, | | \$1,039,300 00 |
| Bank Stock, | | 49,000 00 |
| Loans on Public Funds, | | 62,158 50 |
| on Real Estate, | | 297,338 41 |
| on Personal Security, | | 272,738 24 |
| to Counties, Cities and Towns, | | 4,370 00 |
| Expense Account, | | 1,842 55 |
| Cash on hand, | | 770 42 |
| | \$1,727,518 12 | \$1,727,518 12 |

| | |
|---|--------------|
| Number of Depositors, | 7,947 |
| Rate of ordinary dividends for the last year, | 6½ per cent. |
| No extra dividends. | |
| Largest amount invested in the stock of any one bank, | \$16,000 00 |
| Average annual expenses, | 4,500 00 |

NEW BEDFORD INSTITUTION FOR SAVINGS—NEW BEDFORD.

[September 16.]

THOMAS MANDELL, *President.*

Treasurer, WILLIAM C. COFFIN.

| | | |
|--|----------------|----------------|
| Deposits, | \$5,151,834 14 | |
| Profits, | 240,259 05 | |
| Public Funds, | | \$2,892,345 00 |
| Bank Stock, | | 1,161,650 00 |
| Railroad Bonds, | | 39,010 00 |
| Real Estate, | | 5,553 00 |
| Loans on Public Funds, | | 68,805 00 |
| on Bank Stock, | | 8,960 00 |
| on Real Estate, | | 3,200 00 |
| on Personal Security, | | 937,721 40 |
| on Railroad Stock, | | 14,650 00 |
| to Counties, Cities and Towns, | | 153,854 00 |
| to Banks, on interest, | | 49,225 62 |
| Expense Account, | | 3,921 72 |
| Cash on hand, | | 53,197 45 |
| | \$5,392,093 19 | \$5,392,093 19 |

| | |
|---|--------------|
| Number of Depositors, | 13,285 |
| Rate of ordinary dividends for the last year, | 7 per cent. |
| No extra dividends. | |
| Largest amount invested in the stock of any one bank, | \$166,600 00 |
| Average annual expenses, | 8,790 68 |

NEWBURYPORT FIVE CENTS SAVINGS BANK—NEWBURYPORT.

[October 26.]

DAVID WOOD, *President*.*Treasurer*, J. A. MAYNARD.

| | | |
|--|--------------|--------------|
| Deposits, | \$511,174 18 | |
| Profits, | 19,913 15 | |
| Public Funds, | | \$135,000 00 |
| Bank Stock, | | 86,780 00 |
| Railroad Bonds, | | 16,437 00 |
| Loans on Public Funds, | | 18,900 00 |
| on Bank Stock, | | 7,000 00 |
| on Real Estate, | | 138,395 00 |
| on Personal Security, | | 50,220 00 |
| on Railroad Stock, | | 2,000 00 |
| to Counties, Cities and Towns, | | 58,805 00 |
| to Banks, on interest, | | 16,815 58 |
| Expense Account, | | 1 20 |
| Cash on hand, | | 733 55 |
| | \$531,087 33 | \$531,087 33 |

| | |
|---|--------------|
| Number of Depositors, | 3,062 |
| Rate of ordinary dividends for the last year, | 6½ per cent. |
| No extra dividends. | |
| Largest amount invested in the stock of any one bank, | \$8,000 00 |
| Average annual expenses, | 1,300 00 |

NORTHAMPTON INSTITUTION FOR SAVINGS—NORTHAMPTON.

[June 2.]

WILLIAM ALLEN, *President*.*Treasurer*, L. MALTRY.

| | | |
|--|----------------|----------------|
| Deposits, | \$1,013,777 44 | |
| Interest, | 14,860 45 | |
| Public Funds, | | \$492,000 00 |
| Bank Stock, | | 37,000 00 |
| Loans on Public Funds, | | 33,336 20 |
| on Bank Stock, | | 50,670 00 |
| on Real Estate, | | 283,060 40 |
| on Personal Security, | | 120,419 00 |
| to Counties, Cities and Towns, | | 7,500 00 |
| Cash on hand, | | 4,652 29 |
| | \$1,028,637 89 | \$1,028,637 89 |

| | |
|---|-------------|
| Number of Depositors, | 3,665 |
| Rate of ordinary dividends for the last year, | 6 per cent. |
| Last dividend of reserved profits, in April, 1868. | |
| Extra dividends are made once in | Five years. |
| Largest amount invested in the stock of any one bank, | \$4,000 00 |
| Average annual expenses, | 3,000 00 |

NORTH ADAMS SAVINGS BANK—NORTH ADAMS.

[June 26.]

R. H. WELLS, *President.**Treasurer,* E. D. WHITTAKER.

| | | |
|--|--------------|--------------|
| Deposits, | \$303,624 71 | |
| Profits, | 11,717 83 | |
| Public Funds, | | \$23,450 00 |
| Bank Stock, | | 6,400 00 |
| Loans on Public Funds, | | 11,950 00 |
| on Bank Stock, | | 1,700 00 |
| on Real Estate, | | 66,360 00 |
| on Personal Security, | | 133,750 00 |
| to Counties, Cities and Towns, | | 64,780 00 |
| Expense Account, | | 1,001 59 |
| Cash on hand, | | 5,950 95 |
| | <hr/> | <hr/> |
| | \$315,342 54 | \$315,342 54 |

| | |
|---|-------------|
| Number of Depositors, | 1,335 |
| Rate of ordinary dividends for the last year, | 6 per cent. |
| Largest amount invested in the stock of any one bank, | \$3,000 00 |
| Average annual expenses, | 1,200 00 |

NORTH BROOKFIELD SAVINGS BANK, NORTH BROOKFIELD.

[June 22.]

CHARLES ADAMS, JR., *President.**Treasurer,* BONUM NYE.

| | | |
|--|--------------|--------------|
| Deposits, | \$121,222 78 | |
| Profits, | 5,757 60 | |
| Public Funds, | | \$77,900 00 |
| Bank Stock, | | 1,400 00 |
| Loans on Real Estate, | | 30,767 75 |
| on Personal Security, | | 11,400 00 |
| to Counties, Cities and Towns, | | 4,445 00 |
| Furniture and Fixtures, | | 118 00 |
| Profit and Loss, | | 158 62 |
| Expense Account, | | 186 22 |
| Cash on hand, | | 604 79 |
| | <hr/> | <hr/> |
| | \$126,980 38 | \$126,980 38 |

| | |
|---|-------------|
| Number of Depositors, | 764 |
| Rate of ordinary dividends for the last year, | 6 per cent. |
| Last dividend of reserved profits, in 1865. | |
| Extra dividends are made once in | Five years. |
| Largest amount invested in the stock of any one bank, | \$1,000 00 |
| Average annual expenses, | 320 00 |

NORTH EASTON SAVINGS BANK—NORTH EASTON.

[August 19.]

FREDERICK L. AMES, *President.*

Treasurer, P. A. GIFFORD.

| | | |
|---------------------------------|--------------|--------------|
| Deposits, | \$136,753 81 | |
| Interest, | 2,976 06 | |
| Public Funds, | | \$82,533 05 |
| Bank Stock, | | 25,406 75 |
| Loans on Real Estate, | | 15,088 34 |
| on Personal Security, | | 14,199 86 |
| Expense Account, | | 68 75 |
| Cash on hand, | | 2,424 12 |
| | <hr/> | <hr/> |
| | \$139,720 87 | \$139,720 87 |

| | |
|---|-------------|
| Number of Depositors, | 607 |
| Rate of ordinary dividends for the last year, | 6 per cent. |
| No extra dividends. | |
| Largest amount invested in the stock of any one bank, | \$8,100 00 |
| Average annual expenses, | 250 00 |

PEOPLE'S SAVINGS BANK—WORCESTER.

[May 4.]

JOHN C. MASON, *President.*

Treasurer, H. C. RICE.

| | | |
|----------------------------------|----------------|----------------|
| Deposits, | \$1,383,138 43 | |
| Interest, | 20,615 82 | |
| Suspense Account, | 14,795 00 | |
| Public Funds, | | \$436,500 00 |
| Bank Stock, | | 101,200 00 |
| Real Estate, | | 60,262 61 |
| Loans on Public Funds, | | 20,200 00 |
| on Bank Stock, | | 8,900 00 |
| on Real Estate, | | 592,085 00 |
| on Personal Security, | | 107,150 00 |
| to Banks, on interest, | | 50,138 74 |
| Premiums, | | 30,773 44 |
| Profit and Loss, | | 8,428 83 |
| Expense Account, | | 1,199 13 |
| Cash on hand, | | 1,711 50 |
| | <hr/> | <hr/> |
| | \$1,418,549 25 | \$1,418,549 25 |

| | |
|---|-------------|
| Number of Depositors, | 4,609 |
| Rate of ordinary dividends for the last year, | 6 per cent. |
| No extra dividends. | |
| Largest amount invested in the stock of any one bank, | \$14,631 25 |
| Average annual expenses, | 2,965 00 |

PLYMOUTH FIVE CENTS SAVINGS BANK—PLYMOUTH.

[September 22.]

LEANDER LOVELL, *President.**Treasurer,* D. J. ROBBINS.

| | | |
|--|--------------|--------------|
| Deposits, | \$249,050 78 | |
| Profits, | 1,781 88 | |
| Public Funds, | | \$135,000 00 |
| Bank Stock, | | 16,000 00 |
| Railroad Bonds, | | 20,000 00 |
| Real Estate, | | 2,850 00 |
| Loans on Public Funds, | | 3,997 00 |
| on Bank Stock, | | 193 00 |
| on Real Estate, | | 50,203 00 |
| on Personal Security, | | 4,413 00 |
| on Railroad Stock, | | 180 00 |
| to Counties, Cities and Towns, | | 14,000 00 |
| Expense Account, | | 605 52 |
| Cash on hand, | | 3,391 14 |
| | <hr/> | <hr/> |
| | \$250,832 66 | \$250,832 66 |

| | |
|---|-------------|
| Number of Depositors, | 1,628 |
| Rate of ordinary dividends for the last year, | 7 per cent. |
| No extra dividends. | |
| Largest amount invested in the stock of any one bank, | \$2,500 00 |
| Average annual expenses, | 1,025 00 |

PLYMOUTH SAVINGS BANK—PLYMOUTH.

[September 22.]

NATHANIEL RUSSELL, *President.**Treasurer,* ALLEN DANFORTH.

| | | |
|--|----------------|----------------|
| Deposits, | \$1,403,017 56 | |
| Profits, | 61,227 93 | |
| Suspense Account, | 38 97 | |
| Public Funds, | | \$493,000 00 |
| Bank Stock, | | 396,115 00 |
| Railroad Bonds, | | 42,000 00 |
| Real Estate, | | 8,301 35 |
| Loans on Public Funds, | | 16,750 00 |
| on Bank Stock, | | 5,700 00 |
| on Real Estate, | | 244,531 25 |
| on Personal Security, | | 120,246 00 |
| on Railroad Stock, | | 20,790 00 |
| to Counties, Cities and Towns, | | 95,240 95 |
| to Banks, on interest, | | 10,078 23 |
| Expense Account, | | 657 13 |
| Cash on hand, | | 10,874 55 |
| | <hr/> | <hr/> |
| | \$1,464,284 46 | \$1,464,284 46 |

| | |
|---|-------------|
| Number of Depositors, | 5,553 |
| Rate of ordinary dividends for the last year, | 8 per cent. |
| No extra dividends. | |
| Largest amount invested in the stock of any one bank, | \$27,000 00 |
| Average annual expenses, | 4,500 00 |

PROVIDENT INSTITUTION FOR SAVINGS—BOSTON.

[March 19.]

JOHN AMORY LOWELL, *President.*

Treasurer, PETER WAINWRIGHT.

| | | |
|--|-----------------|-----------------|
| Deposits, | \$9,931,793 66 | |
| Profit and Loss, | 19,286 00 | |
| Interest, | 63,340 52 | |
| Suspense Account, | 5,568 65 | |
| Public Funds, | | \$1,197,625 09 |
| Bank Stock, | | 1,126,600 00 |
| Railroad Bonds, | | 609,250 00 |
| Real Estate, | | 50,000 00 |
| Loans on Public Funds, | | 167,000 00 |
| on Bank Stock, | | 20,300 00 |
| on Real Estate, | | 2,261,150 00 |
| on Personal Security, | | 3,625,000 00 |
| on Railroad Stock, | | 3,200 00 |
| to Counties, Cities and Towns, | | 821,300 00 |
| Expense Account, | | 8,473 37 |
| Cash on hand, | | 130,090 37 |
| | \$10,019,988 83 | \$10,019,988 83 |

| | |
|---|--------------|
| Number of Depositors, | 32,106 |
| Rate of ordinary dividends for the last year, | 5 per cent. |
| Last dividend of reserved profits, in July, 1867. | |
| Extra dividends are made once in | Five years. |
| Largest amount invested in the stock of any one bank, | \$188,100 00 |
| Average annual expenses, | 32,573 65 |

PROVIDENT INSTITUTION FOR SAVINGS—SALISBURY.

[November 16.]

WILLIAM C. BINNEY, *President.*

Treasurer, THOMAS J. CLARK.

| | | |
|--|--------------|--------------|
| Deposits, | \$833,613 86 | |
| Profit and Loss, | 5,234 77 | |
| Interest, | 3,527 96 | |
| Public Funds, | | \$386,000 00 |
| Bank Stock, | | 128,825 00 |
| Railroad Bonds, | | 35,000 00 |
| Real Estate, | | 2,500 00 |
| Loans on Real Estate, | | 103,700 00 |
| on Personal Security, | | 97,650 00 |
| to Counties, Cities and Towns, | | 75,000 00 |
| Expense Account, | | 743 74 |
| Cash on hand, | | 12,957 85 |
| | \$842,376 59 | \$842,376 59 |

| | |
|---|-------------|
| Number of Depositors, | 3,460 |
| Rate of ordinary dividends for the last year, | 7 per cent. |
| Last dividend of reserved profits, in 1865. | |
| Extra dividends are made once in | Five years. |
| Largest amount invested in the stock of any one bank, | \$10,000 00 |
| Average annual expenses, | 1,200 00 |

QUINCY SAVINGS BANK—QUINCY.

[July 23.]

DANIEL BAXTER, *President.**Treasurer,* HORACE B. SPEAR.

| | | |
|--|--------------|--------------|
| Deposits, | \$501,372 97 | |
| Profits, | 33,433 08 | |
| Public Funds, | | \$182,000 00 |
| Bank Stock, | | 53,034 86 |
| Railroad Bonds, | | 25,000 00 |
| Loans on Public Funds, | | 186 98 |
| on Bank Stock, | | 17,500 00 |
| on Real Estate, | | 143,170 00 |
| on Personal Security, | | 3,531 88 |
| to Counties, Cities and Towns, | | 101,000 00 |
| Expense Account, | | 2,222 54 |
| Cash on hand, | | 7,159 79 |
| | \$534,806 05 | \$534,806 05 |

| | |
|---|-------------|
| Number of Depositors, | 1,844 |
| Rate of ordinary dividends for the last year, | 5 per cent. |
| Last dividend of reserved profits, in April, 1865. | |
| Extra dividends are made once in | Five years. |
| Largest amount invested in the stock of any one bank, | \$10,000 00 |
| Average annual expenses, | 1,000 00 |

RANDOLPH SAVINGS BANK—RANDOLPH.

[August 31.]

ATHERTON WALES, *President.**Treasurer,* SETH TURNER.

| | | |
|--|--------------|--------------|
| Deposits, | \$216,841 89 | |
| Interest, | 12,755 22 | |
| Public Funds, | | \$80,000 00 |
| Bank Stock, | | 27,100 00 |
| Railroad Bonds, | | 47,000 00 |
| Loans on Bank Stock, | | 600 00 |
| on Real Estate, | | 19,550 00 |
| on Personal Security, | | 13,678 40 |
| to Counties, Cities and Towns, | | 33,000 00 |
| to Banks, on interest, | | 194 82 |
| Expense Account, | | 2,016 67 |
| Premium Account, | | 429 75 |
| Cash on hand, | | 6,027 47 |
| | \$229,597 11 | \$229,597 11 |

| | |
|---|-------------|
| Number of Depositors, | 969 |
| Rate of ordinary dividends for the last year, | 6 per cent. |
| Last dividend of reserved profits, in April, 1866. | |
| Extra dividends are made once in | Five years. |
| Largest amount invested in the stock of any one bank, | \$4,500 00 |
| Average annual expenses, | 450 00 |

READING SAVINGS BANK—READING.

[November 4.]

EPHRAIM HUNT, *President.**Treasurer,* N. P. PRATT.

| | | |
|-----------------------------------|-------------------|-------------------|
| Deposits, | \$13,092 00 | |
| Profits, | 19 20 | |
| Cash overdrawn, | 2 18 | |
| Bank Stock, | | \$4,340 25 |
| Loans on Public Funds, | | 6,625 00 |
| on Real Estate, | | 1,700 00 |
| on Personal Security, | | 350 00 |
| Expense Account, | | 98 13 |
| | <hr/> \$13,113 38 | <hr/> \$13,113 38 |
| Number of Depositors, | | 112 |
| Commenced business July 31, 1869. | | |

ROCKPORT SAVINGS BANK—ROCKPORT.

[October 21.]

HENRY DENNIS, *President.**Treasurer,* NEWELL GILES.

| | | |
|---|--------------------|--------------------|
| Deposits, | \$135,463 40 | |
| Profits, | 1,049 46 | |
| Dividend Account, | 3,683 67 | |
| Public Funds, | | \$19,000 00 |
| Bank Stock, | | 32,650 00 |
| Loans on Bank Stock, | | 500 00 |
| on Real Estate, | | 63,326 26 |
| on Personal Security, | | 21,905 60 |
| Cash on hand, | | 2,814 67 |
| | <hr/> \$140,196 53 | <hr/> \$140,196 53 |
| Number of Depositors, | | 790 |
| Rate of ordinary dividends for the last year, | | 6 per cent. |
| Last dividend of reserved profits, in July, 1868. | | |
| Extra dividends are made once in | | Five years. |
| Largest amount invested in the stock of any one bank, | | \$5,100 00 |
| Average annual expenses, | | 510 00 |

SALEM FIVE CENTS SAVINGS BANK—SALEM.

[October 20.]

HENRY S. WILLIAMS, *President.*

Treasurer, CHARLES H. HENDERSON.

| | | |
|--|--------------|--------------|
| Deposits, | \$822,885 07 | |
| Profits, | 16,862 70 | |
| Public Funds, | | \$289,187 38 |
| Bank Stock, | | 49,194 75 |
| Railroad Bonds, | | 18,800 00 |
| Loans on Public Funds, | | 57,300 00 |
| on Bank Stock, | | 2,100 00 |
| on Real Estate, | | 240,434 30 |
| on Personal Security, | | 69,650 00 |
| on Railroad Stock, | | 3,500 00 |
| to Counties, Cities and Towns, | | 97,462 50 |
| to Banks, on interest, | | 11,700 00 |
| Cash on hand, | | 418 84 |
| | \$839,747 77 | \$839,747 77 |

| | |
|---|-------------|
| Number of Depositors, | 4,151 |
| Rate of ordinary dividends for the last year, | 7 per cent. |
| No extra dividends. | |
| Largest amount invested in the stock of any one bank, | \$10,200 00 |
| Average annual expenses, | 2,900 00 |

SALEM SAVINGS BANK—SALEM.

[November 3.]

JOSEPH S. CABOT, *President.*

Treasurer, CHARLES E. SYMONDS.

| | | |
|--|----------------|----------------|
| Deposits, | \$3,969,784 08 | |
| Profits, | 56,501 70 | |
| Public Funds, | | \$1,770,400 00 |
| Bank Stock, | | 292,690 00 |
| Railroad Bonds, | | 25,000 00 |
| Loans on Bank Stock, | | 20,000 00 |
| on Real Estate, | | 455,811 00 |
| on Personal Security, | | 690,850 00 |
| to Counties, Cities and Towns, | | 717,750 00 |
| to Banks, on interest, | | 37,326 80 |
| Cash on hand, | | 16,457 98 |
| | \$4,026,285 78 | \$4,026,285 78 |

| | |
|---|-------------|
| Number of Depositors, | 13,598 |
| Rate of ordinary dividends for the last year, | 6 per cent. |
| Last dividend of reserved profits, in October, 1868 | |
| Extra dividends are made once in | Five years. |
| Largest amount invested in the stock of any one bank, | \$60,000 00 |
| Average annual expenses, | 7,500 00 |

SANDWICH SAVINGS BANK—SANDWICH.

[August 2.]

WILLIAM E. BOYDEN, *President.**Treasurer,* CHARLES B. HALL.

| | | |
|---|-------------|-------------|
| Deposits, | \$39,742 39 | |
| Public Funds, | | \$12,800 00 |
| Loans on Real Estate, | | 11,815 00 |
| on Personal Security, | | 13,760 00 |
| to Counties, Cities and Towns, | | 800 00 |
| Expense Account, | | 495 03 |
| Cash on hand, | | 72 36 |
| | \$39,742 39 | \$39,742 39 |
| Number of Depositors, | | 349 |
| Rate of ordinary dividends for the last year, | | 6 per cent. |
| Extra dividends are made once in | | Five years. |
| Average annual expenses, | | \$100 00 |

SCITUATE SAVINGS BANK—SCITUATE.

[September 30.]

JOHN BEAL, *President.**Treasurer,* C. W. PROUTY.

| | | |
|---|-------------|-------------|
| Deposits, | \$74,187 49 | |
| Profits, | 3,643 59 | |
| Public Funds, | | \$13,100 00 |
| Bank Stock, | | 14,700 00 |
| Loans on Public Funds, | | 1,000 00 |
| on Real Estate, | | 37,825 00 |
| on Personal Security, | | 1,534 73 |
| to Counties, Cities and Towns, | | 9,070 00 |
| Cash on hand, | | 601 35 |
| | \$77,831 08 | \$77,831 08 |
| Number of Depositors, | | 260 |
| Rate of ordinary dividends for the last year, | | 6 per cent. |
| Last dividend of reserved profits, in 1867. | | |
| Extra dividends are made once in | | Five years. |
| Largest amount invested in the stock of any one bank, | | \$6,600 00 |
| Average annual expenses, | | 225 00 |

SEAMEN'S SAVINGS BANK—PROVINCETOWN.

[July 27.]

DAVID FAIRBANKS, *President.**Treasurer,* JOHN YOUNG, Jr.

| | | |
|--|--------------|--------------|
| Deposits, | \$355,495 82 | |
| Profits, | 5,992 09 | |
| Interest, | 351 88 | |
| Dividend Account, | 6,166 14 | |
| Public Funds, | | \$160,609 42 |
| Bank Stock, | | 50,193 05 |
| Real Estate, | | 2,608 12 |
| Loans on Public Funds, | | 7,650 00 |
| on Bank Stock, | | 4,500 00 |
| on Real Estate, | | 19,264 00 |
| on Personal Security, | | 100,753 80 |
| Railroad Stock, | | 500 00 |
| to Counties, Cities and Towns, | | 19,275 00 |
| Cash on hand, | | 2,652 54 |
| | <hr/> | <hr/> |
| | \$368,005 93 | \$368,005 93 |

| | |
|---|-------------|
| Number of Depositors, | 1,287 |
| Rate of ordinary dividends for the last year, | 7 per cent. |
| No extra dividends. | |
| Largest amount invested in the stock of any one bank, | \$13,995 00 |
| Average annual expenses, | 1,400 00 |

SHELBURNE FALLS FIVE CENTS SAVINGS BANK—SHELBURNE.

[June 2.]

F. A. BALL, *President.**Treasurer,* A. K. HAWKS.

| | | |
|---------------------------------|--------------|--------------|
| Deposits, | \$367,640 81 | |
| Interest, | 6,911 82 | |
| Public Funds, | | \$94,600 00 |
| Bank Stock, | | 21,100 00 |
| Loans on Bank Stock, | | 8,000 00 |
| on Real Estate, | | 130,283 50 |
| on Personal Security, | | 99,864 97 |
| Cash on hand, | | 20,704 16 |
| | <hr/> | <hr/> |
| | \$374,552 63 | \$374,552 63 |

| | |
|---|-------------|
| Number of Depositors, | 1,900 |
| Rate of ordinary dividends for the year, | 6 per cent. |
| No extra dividends. | |
| Largest amount invested in the stock of any one bank, | \$15,400 00 |
| Average annual expenses, | 1,100 00 |

SOUTHBRIDGE SAVINGS BANK—SOUTHBRIDGE.

[October 6.]

SAMUEL HARTWELL, *President.*

Treasurer, S. M. LANE.

| | | |
|--|--------------|--------------|
| Deposits, | \$472,969 45 | |
| Profit and Loss, | 6,009 55 | |
| Interest, | 5,375 14 | |
| Public Funds, | | \$209,000 00 |
| Bank Stock, | | 37,000 00 |
| Loans on Public Funds, | | 47,700 00 |
| on Bank Stock, | | 10,310 00 |
| on Real Estate, | | 105,300 00 |
| on Personal Security, | | 56,000 00 |
| to Counties, Cities and Towns, | | 17,000 00 |
| to Banks, on interest, | | 1,000 00 |
| Expense Account, | | 255 19 |
| Cash on hand, | | 788 95 |
| | \$484,354 14 | \$484,354 14 |

| | |
|---|-------------|
| Number of Depositors, | 1,774 |
| Rate of ordinary dividends for the last year, | 5 per cent. |
| Last dividend of reserved profits, in July, 1868. | |
| Extra dividends are made once in | Five years. |
| Largest amount invested in the stock of any one bank, | \$11,500 00 |
| Average annual expenses, | 1,022 53 |

SOUTH BOSTON SAVINGS BANK—BOSTON.

[May 13.]

FREDERICK NICKERSON, *President.*

Treasurer, D. McB. THAXTER.

| | | |
|-----------------------------------|--------------|--------------|
| Deposits, | \$187,391 88 | |
| Profits, | 302 68 | |
| Interest, | 769 59 | |
| Suspense Account, | 63 00 | |
| Public Funds, | | \$64,700 00 |
| Loans on Real Estate, | | 105,802 00 |
| Furniture and Fixtures, | | 1,422 95 |
| Premium Account, | | 5,877 00 |
| Expense Account, | | 651 90 |
| Cash on hand, | | 10,073 30 |
| | \$188,527 15 | \$188,527 15 |

| | |
|---|--------------|
| Number of Depositors, | 1,732 |
| Rate of ordinary dividends for the last year, | 6 per cent. |
| Last dividend of reserved profits, in January, 1869. | |
| Extra dividends are made once in | Three years. |
| Average annual expenses, | \$1,100 00 |

SOUTH SCITUATE SAVINGS BANK—SOUTH SCITUATE.

[September 30.]

MOSES F. ROGERS, *President*.*Treasurer*, EBENEZER T. FOGG.

| | | |
|---|--------------|--------------|
| Deposits, | \$251,330 29 | |
| Profits, | 11,361 40 | |
| Public Funds, | | \$13,850 00 |
| Bank Stock, | | 46,400 00 |
| Loans on Real Estate, | | 161,400 02 |
| on Personal Security, | | 25,492 56 |
| to Counties, Cities and Towns, | | 12,067 00 |
| Cash on hand, | | 3,482 11 |
| | <hr/> | <hr/> |
| | \$262,691 69 | \$262,691 69 |
| <hr/> | | |
| Number of Depositors, | | 911 |
| Rate of ordinary dividends for the last year, | | 6 per cent. |
| Last dividend of reserved profits, in February, 1865. | | |
| Extra dividends are made once in | | Five years. |
| Largest amount invested in the stock of any one bank, | | \$6,500 00 |
| Average annual expenses, | | 600 00 |

SOUTH WEYMOUTH SAVINGS BANK—SOUTH WEYMOUTH.

[September 10.]

ALBERT TIRRELL, *President*.*Treasurer*, B. F. WHITE.

| | | |
|---|-------------|--------------|
| Deposits, | \$68,889 17 | |
| Profit and Loss, | 390 74 | |
| Interest, | 55 20 | |
| Bank Stock, | | \$35,338 50 |
| Loans on Real Estate, | | 26,912 66 |
| on Personal Security, | | 5,900 60 |
| Cash on hand, | | 1,183 35 |
| | <hr/> | <hr/> |
| | \$69,335 11 | \$69,335 11 |
| <hr/> | | |
| Number of Depositors, | | 292 |
| Rate of ordinary dividends for the last year, | | 5 per cent. |
| Extra dividends are made once in | | Three years. |
| Largest amount invested in the stock of any one bank, | | \$1,079 87 |
| Average annual expenses, | | 250 00 |

SPRINGFIELD FIVE CENTS SAVINGS BANK—SPRINGFIELD.

[June 5.]

JAMES C. PYNCHON, *President.**Treasurer,* DANIEL J. MARSH.

| | | |
|--|--------------------|--------------------|
| Deposits, | \$703,874 32 | |
| Interest, | 19,632 46 | |
| Public Funds, | | \$230,000 00 |
| Bank Stock, | | 37,600 00 |
| Loans on Public Funds, | | 7,650 00 |
| on Real Estate, | | 436,000 00 |
| to Counties, Cities and Towns, | | 3,000 00 |
| Cash on hand, | | 9,256 78 |
| | <hr/> \$723,506 78 | <hr/> \$723,506 78 |

| | |
|---|-------------|
| Number of Depositors, | 4,107 |
| Rate of ordinary dividends for the last year, | 7 per cent. |
| No extra dividends. | |
| Largest amount invested in the stock of any one bank, | \$5,600 00 |
| Average annual expenses, | 2,879 92 |

SPRINGFIELD INSTITUTION FOR SAVINGS—SPRINGFIELD.

[June 4.]

JOSIAH HOOKER, *President.**Treasurer,* HENRY S. LEE.

| | | |
|--|----------------------|----------------------|
| Deposits, | \$3,119,543 40 | |
| Profits, | 67,302 44 | |
| Public Funds, | | \$1,152,531 00 |
| Bank Stock, | | 280,300 00 |
| Real Estate, | | 99,054 88 |
| Loans on Public Funds, | | 154,650 00 |
| on Bank Stock, | | 70,900 00 |
| on Real Estate, | | 1,270,330 00 |
| on Personal Security, | | 7,200 00 |
| to Counties, Cities and Towns, | | 92,500 00 |
| Cash on hand, | | 59,379 96 |
| | <hr/> \$3,186,845 84 | <hr/> \$3,186,845 84 |

| | |
|---|-------------|
| Number of Depositors, | 9,150 |
| Rate of ordinary dividends for the last year, | 7 per cent. |
| Last dividend of reserved profits, in July, 1864. | |
| Largest amount invested in the stock of any one bank, | \$18,000 00 |
| Average annual expenses, | 5,500 00 |

STONEHAM FIVE CENTS SAVINGS BANK—STONEHAM.

[November 20.]

BENJAMIN F. RICHARDSON, *President.*

Treasurer, IRA GERRY.

| | | |
|---|--------------|--------------|
| Deposits, | \$118,058 56 | |
| Interest, | 7,391 11 | |
| Public Funds, | | \$30,700 00 |
| Loans on Real Estate, | | 72,399 00 |
| on Personal Security, | | 21,333 57 |
| Cash on hand, | | 1,017 10 |
| | \$125,449 67 | \$125,449 67 |
| | | |
| Number of Depositors, | | 766 |
| Rate of ordinary dividends for the last year, | | 5 per cent. |
| Last dividend of reserved profits, in November, 1865. | | |
| Extra dividends are made once in | | Five years. |
| Average annual expenses, | | \$250 00 |

SUFFOLK SAVINGS BANK FOR SEAMEN AND OTHERS—BOSTON.

[March 17.]

THOMAS LAMB, *President.*

Treasurer, CHARLES HENRY PARKER.

| | | |
|---|----------------|----------------|
| Deposits, | \$4,851,227 18 | |
| Profits, | 307,458 33 | |
| Public Funds, | | \$1,416,600 00 |
| Bank Stock, | | 396,825 00 |
| Railroad Bonds, | | 271,000 00 |
| Real Estate, | | 100,000 00 |
| Loans on Public Funds, | | 50,000 00 |
| on Bank Stock, | | 10,000 00 |
| on Real Estate, | | 1,343,350 00 |
| on Personal Security, | | 1,257,000 00 |
| on Railroad Stock, | | 250,000 00 |
| Dividend Account, | | 28,643 14 |
| Expense Account, | | 9,888 63 |
| Cash on hand, | | 25,378 74 |
| | \$5,158,685 51 | \$5,158,685 51 |
| | | |
| Number of Depositors, | | 14,427 |
| Rate of ordinary dividends for the last year, | | 4½ per cent. |
| Last dividend of reserved profits, in April, 1868. | | |
| Extra dividends are made once in | | Five years. |
| Largest amount invested in the stock of any one bank, | | \$53,200 00 |
| Average annual expenses, | | 18,550 33 |

TAUNTON SAVINGS BANK—TAUNTON.

[September 14.]

WILLARD LOVERING, *President.*

Treasurer, HENRY R. WOOD.

| | | |
|--|-------------|-------------|
| Deposits, | \$53,041 73 | |
| Interest, | 1,514 87 | |
| Loans on Public Funds, | | \$15,000 00 |
| on Real Estate, | | 6,825 00 |
| on Personal Security, | | 17,935 80 |
| to Counties, Cities and Towns, | | 14,000 00 |
| Expense Account, | | 249 00 |
| Cash on hand, | | 546 80 |
| | \$54,556 60 | \$54,556 60 |

Number of Depositors, 271
Commenced business July 3, 1869.
No extra dividends.

UNION INSTITUTION FOR SAVINGS—BOSTON.

[February 23.]

JOHN C. CROWLEY, *President.*

Treasurer, GEORGE F. EMERY.

| | | |
|----------------------------------|----------------|----------------|
| Deposits, | \$1,163,547 16 | |
| Profits, | 47,018 97 | |
| Public Funds, | | \$435,000 00 |
| Loans on Real Estate, | | 741,180 94 |
| to Banks, on interest, | | 27,117 76 |
| Expense Account, | | 6,275 77 |
| Cash on hand, | | 991 66 |
| | \$1,210,566 13 | \$1,210,566 13 |

Number of Depositors, 3,884
Rate of ordinary dividends for the last year, 6 per cent.
Extra dividends are made once in Five years.
Average annual expenses, \$5,000 00

WALTHAM SAVINGS BANK—WALTHAM.

[December 30.]

HORATIO MOORE, *President.*

Treasurer, JOHN S. WILLIAMS.

| | | |
|--|--------------|--------------|
| Deposits, | \$696,788 29 | |
| Profits, | 3,626 73 | |
| Public Funds, | | \$70,000 00 |
| Bank Stock, | | 29,935 00 |
| Loans on Public Funds, | | 5,000 00 |
| on Real Estate, | | 442,533 00 |
| on Personal Security, | | 65,050 00 |
| to Counties, Cities and Towns, | | 80,900 00 |
| Expense Account, | | 1,000 00 |
| Cash on hand, | | 5,997 02 |
| | \$700,415 02 | \$700,415 02 |

| | |
|---|-------------|
| Number of Depositors, | 2,678 |
| Rate of ordinary dividends for the last year, | 7 per cent. |
| No extra dividends. | |
| Largest amount invested in the stock of any one bank, | \$11,935 00 |
| Average annual expenses, | 1,000 00 |

WAKEFIELD SAVINGS BANK—WAKEFIELD.

[November 8.]

CYRUS WAKEFIELD, *President.*

Treasurer, DANIEL ALLEN.

| | | |
|---------------------------------|-------------|-------------|
| Deposits, | \$16,594 81 | |
| Interest, | 1 10 | |
| Loans on Real Estate, | | \$8,400 00 |
| on Personal Security, | | 4,300 00 |
| Expense Account, | | 117 99 |
| Cash on hand, | | 3,777 92 |
| | \$16,595 91 | \$16,595 91 |

| | |
|-----------------------------------|-----|
| Number of Depositors, | 214 |
| Commenced business June 30, 1869. | |

WARE SAVINGS BANK—WARE.

[June 22.]

WILLIAM HYDE, *President.**Treasurer,* OTIS LANE.

| | | |
|--|--------------|--------------|
| Deposits, | \$887,330 21 | |
| Profits, | 15,191 43 | |
| Interest, | 33,126 50 | |
| Public Funds, | | \$414,000 00 |
| Bank Stock, | | 161,300 00 |
| Loans on Public Funds, | | 10,236 00 |
| on Bank Stock, | | 6,650 00 |
| on Real Estate, | | 164,870 00 |
| on Personal Security, | | 107,677 00 |
| to Counties, Cities and Towns, | | 53,000 00 |
| Expense Account, | | 4,025 74 |
| Cash on hand, | | 13,889 40 |
| | <hr/> | <hr/> |
| | \$935,648 14 | \$935,648 14 |

| | |
|---|-------------|
| Number of Depositors, | 2,873 |
| Rate of ordinary dividends for the last year, | 6 per cent. |
| Last dividend of reserved profits, in 1865. | |
| Extra dividends are made once in | Five years. |
| Largest amount invested in the stock of any one bank, | \$25,000 00 |
| Average annual expenses, | 2,800 00 |

WAREHAM SAVINGS BANK—WAREHAM.

[August 3.]

J. B. TOBEY, *President.**Treasurer,* THOMAS R. MILES.

| | | |
|--|--------------|--------------|
| Deposits, | \$319,778 74 | |
| Interest, | 13,522 26 | |
| Public Funds, | | \$52,200 00 |
| Bank Stock, | | 152,282 08 |
| Railroad Bonds, | | 12,853 00 |
| Loans on Bank Stock, | | 19,600 00 |
| on Real Estate, | | 3,250 00 |
| on Personal Security, | | 61,099 48 |
| on Railroad Stock, | | 9,900 00 |
| to Counties, Cities and Towns, | | 5,000 00 |
| Expense Account, | | 210 00 |
| Cash on hand, | | 16,906 44 |
| | <hr/> | <hr/> |
| | \$333,301 00 | \$333,301 00 |

| | |
|---|-------------|
| Number of Depositors, | 1,153 |
| Rate of ordinary dividends for the last year, | 7 per cent. |
| No extra dividends. | |
| Largest amount invested in the stock of any one bank, | \$21,247 00 |
| Average annual expenses, | 826 00 |

WARREN FIVE CENTS SAVINGS BANK—PEABODY.

[October 19.]

GEORGE OSBORNE, *President.**Treasurer,* FRANCIS BAKER.

| | | |
|---|--------------|--------------|
| Deposits, | \$440,598 45 | |
| Profits, | 32,514 05 | |
| Public Funds, | | \$185,000 00 |
| Bank Stock, | | 74,784 00 |
| Loans on Real Estate, | | 149,450 00 |
| on Personal Security, | | 12,200 00 |
| to Counties, Cities and Towns, | | 39,750 00 |
| Cash on hand, | | 11,928 50 |
| | <hr/> | <hr/> |
| | \$473,112 50 | \$473,112 50 |
| <hr/> | | |
| Number of Depositors, | | 2,102 |
| Rate of ordinary dividends for the last year, | | 6 per cent. |
| Last dividend of reserved profits, in November, 1864. | | |
| Extra dividends are made once in | | Five years. |
| Largest amount invested in the stock of any one bank, | | \$16,500 00 |
| Average annual expenses, | | 600 00 |

WARREN INSTITUTION FOR SAVINGS—CHARLESTOWN.

[September 27.]

JAMES ADAMS, *President.**Treasurer,* GEORGE S. POOLE.

| | | |
|---|----------------|----------------|
| Deposits, | \$2,267,637 18 | |
| Profit and Loss, | 56,171 74 | |
| Interest, | 15,434 86 | |
| Rents, | 1,279 16 | |
| Public Funds, | | \$535,000 00 |
| Bank Stock, | | 75,200 00 |
| Real Estate, | | 50,000 00 |
| Loans on Real Estate, | | 1,210,636 96 |
| on Personal Security, | | 136,400 00 |
| to Counties, Cities and Towns, | | 286,055 00 |
| Accrued Interest, | | 34,419 74 |
| Expense Account, | | 3,033 44 |
| Cash on hand, | | 9,777 80 |
| | <hr/> | <hr/> |
| | \$2,340,522 94 | \$2,340,522 94 |
| <hr/> | | |
| Number of Depositors, | | 7,238 |
| Rate of ordinary dividends for the last year, | | 7 per cent. |
| No extra dividends. | | |
| Largest amount invested in the stock of any one bank, | | \$19,000 00 |
| Average annual expenses, | | 6,400 00 |

WEBSTER FIVE CENTS SAVINGS BANK—WEBSTER.

[October 6.]

HENRY H. STEVENS, *President.*

Treasurer, EDWIN MAY.

| | | |
|--|-------------|-------------|
| Deposits, | \$52,412 22 | |
| Interest, | 890 17 | |
| Loans on Public Funds, | | \$800 00 |
| on Real Estate, | | 33,650 00 |
| on Personal Security, | | 4,000 00 |
| to Counties, Cities and Towns, | | 8,600 00 |
| to Banks, on interest, | | 4,600 00 |
| Dividend Account, | | 739 31 |
| Expense Account, | | 404 27 |
| Cash on hand, | | 508 81 |
| | \$53,302 39 | \$53,302 39 |

| | |
|---|--------------|
| Number of Depositors, | 637 |
| Rate of ordinary dividends for the last year, | 5½ per cent. |
| No extra dividends. | |

WELLFLEET SAVINGS BANK—WELLFLEET.

[July 28.]

RICHARD R. FREEMAN, *President.*

Treasurer, SIMEON ATWOOD.

| | | |
|--|-------------|-------------|
| Deposits, | \$75,180 80 | |
| Profits, | 23,195 60 | |
| Public Funds, | | \$24,960 43 |
| Bank Stock, | | 39,734 92 |
| Loans on Real Estate, | | 3,025 00 |
| on Personal Security, | | 13,175 83 |
| to Counties, Cities and Towns, | | 10,800 00 |
| Cash on hand, | | 6,680 22 |
| | \$98,376 40 | \$98,376 40 |

| | |
|---|-------------|
| Number of Depositors, | 499 |
| Rate of ordinary dividends for the last year, | 8 per cent. |
| No extra dividends. | |
| Largest amount invested in the stock of any one bank, | \$6,480 75 |
| Average annual expenses, | 350 00 |

WESTBOROUGH SAVINGS BANK—WESTBOROUGH.

[November 11.]

CYRUS FAY, *President.**Treasurer,* GEORGE O. BRIGHAM.

| | | |
|---------------------------------|-------------|-------------|
| Deposits, | \$10,299 04 | |
| Interest, | 9 07 | |
| Loans on Bank Stock, | | \$2,500 00 |
| on Real Estate, | | 5,250 00 |
| on Personal Security, | | 1,600 00 |
| Expense Account, | | 73 40 |
| Cash on hand, | | 884 71 |
| | <hr/> | <hr/> |
| | \$10,308 11 | \$10,308 11 |
| <hr/> | | |
| Number of Depositors, | | 106 |
| Commenced business May 1, 1869. | | |
| <hr/> | | |

WEST BOSTON SAVINGS BANK—BOSTON.

[March 5.]

FRANKLIN HAVEN, *President.**Treasurer,* JAMES H. WILDER.

| | | |
|---|--------------|--------------|
| Deposits, | \$375,414 25 | |
| Profits, | 4,643 30 | |
| Bank Stock, | | \$39,162 25 |
| Railroad Bonds, | | 10,000 00 |
| Loans on Public Funds, | | 41,000 00 |
| on Real Estate, | | 269,432 00 |
| on Personal Security, | | 12,000 00 |
| Furniture and Fixtures, | | 1,569 92 |
| Accrued Interest Account, | | 114 75 |
| Expense Account, | | 2,791 29 |
| Cash on hand, | | 3,987 34 |
| | <hr/> | <hr/> |
| | \$380,057 55 | \$380,057 55 |
| <hr/> | | |
| Number of Depositors, | | 1,884 |
| Rate of ordinary dividends for the last year, | | 6 per cent. |
| Largest amount invested in the stock of any one bank, | | \$11,757 25 |
| Average annual expenses, | | 3,500 00 |
| <hr/> | | |

WESTFIELD SAVINGS BANK—WESTFIELD.

[June 24.]

CHARLES A. JESSUP, *President.**Treasurer, V. W. CROWSON.*

| | | |
|------------------------------------|--------------|--------------|
| Deposits, | \$349,106 73 | |
| Profits, | 1,261 21 | |
| Interest, | 14 37 | |
| Dividend Account, | 485 00 | |
| Public Funds, | | \$145,200 00 |
| Bank Stock, | | 9,000 00 |
| Loans on Public Funds, | | 33,210 00 |
| on Bank Stock, | | 11,000 00 |
| on Real Estate, | | 72,360 00 |
| on Personal Security, | | 66,325 00 |
| Profit and Loss Account, | | 2,055 16 |
| Expense Account, | | 1,365 84 |
| Cash on hand, | | 10,351 31 |
| | <hr/> | <hr/> |
| | \$350,867 31 | \$350,867 31 |

| | |
|---|-------------|
| Number of Depositors, | 1,456 |
| Rate of ordinary dividends for the last year, | 6 per cent. |
| Last dividend of reserved profits, in July, 1868. | |
| Extra dividends are made once in | Five years. |
| Largest amount invested in the stock of any one bank, | \$5,800 00 |
| Average annual expenses, | 778 48 |

WEYMOUTH AND BRAINTREE INSTITUTION FOR SAVINGS—WEYMOUTH.

[September 23.]

JOHN W. LOUD, *President.**Treasurer, A. S. WHITE.*

| | | |
|---------------------------------|--------------|---------------|
| Deposits, | \$490,043 09 | |
| Suspense Account, | 63 62 | |
| Public Funds, | | \$126,500 00 |
| Bank Stock, | | 66,200 00 |
| Railroad Bonds, | | 10,000 00 |
| Loans on Real Estate, | | 236,357 00 |
| on Personal Security, | | 33,664 00 |
| Expense Account, | | 127 24 |
| Cash on hand, | | 17,258, 47 |
| | <hr/> | <hr/> |
| | \$490,106 71 | \$ 490,106 71 |

| | |
|---|-------------|
| Number of Depositors, | 1,840 |
| Rate of ordinary dividends for the last year, | 6 per cent. |
| Last dividend of reserved profits, in January, 1869. | |
| Extra dividends are made once in | Five years. |
| Largest amount invested in the stock of any one bank, | \$40,000 00 |
| Average annual expenses, | 1,000 00 |

WINCHENDON SAVINGS BANK—WINCHENDON.

[May 21.]

E. MURDOCK, Jr., *President.**Treasurer, C. L. BEALS.*

| | | |
|---------------------------------|--------------|--------------|
| Deposits, | \$192,528 15 | |
| Profits, | 14,086 89 | |
| Public Funds, | | \$61,500 00 |
| Bank Stock, | | 20,000 00 |
| Railroad Bonds, | | 969 90 |
| Loans on Real Estate, | | 62,772 36 |
| on Personal Security, | | 56,748 20 |
| Expense Account, | | 908 02 |
| Cash on hand, | | 3,716 56 |
| | <hr/> | <hr/> |
| | \$206,615 04 | \$206,615 04 |

| | |
|---|-------------|
| Rate of ordinary dividends for the last year, | 5 per cent. |
| Last dividend of reserved profits, in November, 1864. | |
| Extra dividends are made once in | Five years. |
| Largest amount invested in the stock of any one bank, | \$9,000 00 |
| Average annual expenses, | 350 00 |

WOBURN FIVE CENTS SAVINGS BANK—WOBURN.

[November 19.]

STEPHEN DOW, *President.**Treasurer, J. N. Dow.*

| | | |
|----------------------------------|--------------|--------------|
| Deposits, | \$141,325 24 | |
| Interest, | 960 73 | |
| Public Funds, | | \$63,000 00 |
| Bank Stock, | | 17,241 00 |
| Loans on Public Funds, | | 2,500 00 |
| on Bank Stock, | | 500 00 |
| on Real Estate, | | 6,590 00 |
| on Personal Security, | | 49,600 00 |
| Cash on hand, | | 2,854 97 |
| | <hr/> | <hr/> |
| | \$142,285 97 | \$142,285 97 |

| | |
|---|--------------|
| Number of Depositors, | 1,452 |
| Rate of ordinary dividends for the last year, | 5 per cent. |
| Last dividend of reserved profits, in July, 1869. | |
| Extra dividends are made once in | Three years. |
| Largest amount invested in the stock of any one bank, | \$6,070 00 |
| Average annual expenses, | 596 00 |

WORCESTER COUNTY INSTITUTION FOR SAVINGS—WORCESTER.

[May 18.]

STEPHEN SALISBURY, *President.**Treasurer,* C. A. HAMILTON.

| | | |
|--|----------------|----------------|
| Deposits, | \$3,722,867 80 | |
| Profits, | 144,254 51 | |
| Suspense Account, | 5,062 58 | |
| Public Funds, | | \$998,800 00 |
| Bank Stock, | | 639,000 00 |
| Loans on Public Funds, | | 43,600 00 |
| on Bank Stock, | | 18,370 00 |
| on Real Estate, | | 1,621,107 00 |
| on Personal Security, | | 134,199 92 |
| to Counties, Cities and Towns, | | 391,100 00 |
| to Banks, on interest, | | 12,573 67 |
| Expense Account, | | 2,672 61 |
| Cash on hand, | | 10,761 69 |
| | <hr/> | <hr/> |
| | \$3,872,184 89 | \$3,872,184 89 |

| | |
|---|-------------|
| Number of Depositors, | 13,541 |
| Rate of ordinary dividends for the last year, | 6 per cent. |
| No extra dividends. | |
| Largest amount invested in the stock of any one bank, | \$63,600 00 |
| Average annual expenses, | 9,000 00 |

WORCESTER FIVE CENTS SAVINGS BANK—WORCESTER.

[May 19.]

CHARLES L. PUTNAM, *President.**Treasurer,* CLARENDON HARRIS.

| | | |
|--|--------------|--------------|
| Deposits, | \$536,934 55 | |
| Interest, | 39,053 73 | |
| Public Funds, | | \$127,200 00 |
| Bank Stock, | | 85,800 00 |
| Loans on Public Funds, | | 10,800 00 |
| on Bank Stock, | | 10,000 00 |
| on Real Estate, | | 165,175 00 |
| on Personal Security, | | 7,000 00 |
| to Counties, Cities and Towns, | | 129,500 00 |
| Dividend Account, | | 23,555 90 |
| Expense Account, | | 3,654 50 |
| Cash on hand, | | 13,302 88 |
| | <hr/> | <hr/> |
| | \$575,988 28 | \$575,988 28 |

| | |
|---|-------------|
| Number of Depositors, | 4,064 |
| Rate of ordinary dividends for the last year, | 6 per cent. |
| Last dividend of reserved profits, in July, 1867. | |
| Largest amount invested in the stock of any one bank, | \$9,600 00 |
| Average annual expenses, | 1,200 00 |

WORCESTER MECHANICS' SAVINGS BANK—WORCESTER.

[April 28.]

HARRISON BLISS, *President*.*Treasurer*, HENRY WOODWARD.

| | | |
|---|----------------|----------------|
| Deposits, | \$1,486,727 82 | |
| Profits, | 34,589 06 | |
| Public Funds, | | \$345,200 00 |
| Bank Stock, | | 130,100 00 |
| Loans on Public Funds, | | 39,875 53 |
| on Bank Stock, | | 6,176 60 |
| on Real Estate, | | 852,831 50 |
| on Personal Security, | | 101,939 09 |
| on Railroad Stock, | | 10,000 00 |
| to Counties, Cities and Towns, | | 9,200 00 |
| Expense Account, | | 2,023 09 |
| Cash on hand, | | 23,971 07 |
| | <hr/> | <hr/> |
| | \$1,521,316 88 | \$1,521,316 88 |
| <hr/> | | |
| Number of Depositors, | | 4,561 |
| Rate of ordinary dividends for the last year, | | 6 per cent. |
| Last dividend of reserved profits, in January, 1867. | | |
| Largest amount invested in the stock of any one bank, | | \$31,224 69 |
| Average annual expenses, | | 4,000 00 |

WORCESTER NORTH SAVINGS INSTITUTION—FITCHBURG.

[November 12.]

DAVID BOUTELL, *President*.*Treasurer*, HENRY A. WILLIS.

| | | |
|---|--------------|--------------|
| Deposits, | \$178,296 88 | |
| Interest, | 1,242 87 | |
| Public Funds, | | \$10,756 25 |
| Bank Stock, | | 3,860 00 |
| Loans on Public Funds, | | 3,500 00 |
| on Bank Stock, | | 4,950 00 |
| on Real Estate, | | 88,982 39 |
| on Personal Security, | | 60,425 57 |
| to Counties, Cities and Towns, | | 2,000 00 |
| Expense Account, | | 189 63 |
| Cash on hand, | | 4,875 91 |
| | <hr/> | <hr/> |
| | \$179,539 75 | \$179,539 75 |
| <hr/> | | |
| Number of Depositors, | | 705 |
| Rate of ordinary dividends for the last year, | | 6 per cent. |
| No extra dividends. | | |
| Largest amount invested in the stock of any one bank, | | \$3,860 00 |
| Average annual expenses, | | 600 00 |

STATE OF THE WORCESTER SAFE DEPOSIT AND TRUST COMPANY,
WORCESTER.

[October 7.]

GEORGE M. RICE, *President*.*Secretary*, SAMUEL T. BIGELOW.

| | | |
|------------------------------------|--------------|--------------|
| Capital Stock, | \$198,750 00 | |
| Deposits, | 259,522 06 | |
| Certificate of Deposits, | 1,136 32 | |
| Interest, | 10,498 68 | |
| Deposit Premium, | 365 67 | |
| Commissions, | 133 24 | |
| Safe Rental, | 1,541 50 | |
| Exchange, | 5 08 | |
| United States Bonds, | | \$13,200 00 |
| Railroad Bonds, | | 45,000 00 |
| — on call, | | 17,700 00 |
| — on Mortgages, | | 6,000 00 |
| Notes Receivable, | | 318,882 09 |
| Fixtures and Furniture, | | 11,178 24 |
| Expenses, | | 3,672 86 |
| Taxes, | | 668 24 |
| Premium, | | 807 00 |
| Cash items, | | 188 94 |
| in Office, | | 14,675 22 |
| on deposit in Banks, | | 39,979 96 |
| | \$471,952 55 | \$471,952 55 |

SAVINGS INSTITUTIONS.

The Commissioner of Savings Banks has also the honor to submit the following Abstract of the Annual Returns of Savings Institutions in the Commonwealth, exhibiting their condition on Saturday, the thirtieth day of October, 1869, in answer to the requisition of His Excellency the Governor.

A B S T R A C T

OF THE

ANNUAL RETURNS

OF THE

SAVINGS INSTITUTIONS.

1869.

| | BOSTON. | | | | |
|--|---------------------------------|----------------------------|---------------------------|------------------------|--|
| | Boston Five Cents Savings Bank. | Boston Penny Savings Bank. | East Boston Savings Bank. | Franklin Savings Bank. | |
| Number of Depositors, | 53,023 | 5,642 | 1,815 | 7,224 | |
| Amount of Deposits, | \$8,417,812 25 | \$504,213 88 | \$518,124 37 | \$2,568,220 08 | |
| Number of Deposits during the year preceding, | 62,335 | 9,459 | 2,321 | 10,996 | |
| Amount of the same, | \$4,290,633 06 | \$374,190 88 | \$285,186 00 | \$1,293,597 50 | |
| Number of Deposits received during the year, of and exceeding \$300 at one time, | 2,442 | 240 | 177 | 1,097 | |
| Amount of the same, | \$1,244,790 00 | \$139,691 85 | \$93,341 00 | \$584,717 42 | |
| Number of withdrawals during the year, | 37,448 | 3,191 | 1,708 | 4,808 | |
| Amount of the same, | \$3,146,488 78 | \$203,189 25 | \$173,093 75 | \$572,475 79 | |
| Number of accounts opened during the year, | 10,374 | 1,931 | 845 | 2,778 | |
| Number of accounts closed during the year, | 5,806 | 1,005 | 430 | 1,246 | |
| Amount of surplus on hand, | \$53,947 44 | \$3,154 68 | \$14,221 69 | \$18,701 69 | |
| Public Funds, | 2,785,900 00 | 50,000 00 | 115,000 00 | 575,000 00 | |
| Loans on public funds, | 22,000 00 | 84,854 75 | 31,725 00 | 4,000 00 | |
| Bank Stock, | 403,487 50 | 11,591 25 | 54,100 20 | 113,503 33 | |
| Loans on bank stock, | - | 20,200 00 | 10,000 00 | 22,600 00 | |
| Deposits in banks, bearing interest, | 323,869 14 | 24,000 00 | 11,000 00 | 65,656 73 | |
| Railroad Bonds, | 100,000 00 | 10,000 00 | - | 10,000 00 | |
| Loans on railroad stock, | - | - | - | - | |

| | | | | |
|---|------------------------------|------------------------------|-----------------------------|------------------------------|
| Invested in real estate, | \$102,300 37 | \$76,059 04 | \$14,290 00 | — |
| Loans on mortgage of real estate, | 4,094,700 00 | 183,060 00 | 248,542 75 | \$1,686,895 64 |
| Loans to county or town, | 283,700 00 | 10,000 00 | 8,850 00 | 62,000 00 |
| Loans on personal security, | 263,000 00 | 29,000 00 | 50,150 00 | 73,500 00 |
| Cash on hand, | 25,164 34 | 4,177 58 | 11,687 74 | 219 54 |
| Rate and amount of ordinary Dividends for last year, | 5 per cent., \$344,814 92 | 5½ per cent., \$18,159 67 | 5 per cent., \$19,449 08 | 6 per cent., \$110,178 66 |
| Average annual per cent. of Dividends ending at time of and including last extra, | 8 per cent. | 7 per cent. | 7 per cent. | 9 per cent. |
| Extra Dividend, how often declared, | Every 5 years. | Every 5 years. | No ext. hereafter. | Every 3 years. |
| Annual expenses of the institution, | \$37,503 08 | \$4,333 34 | \$2,500 00 | \$5,500 00 |

Boston Five Cents Savings Bank.—Public Funds—United States Bonds, \$1,662,000; City of Cambridge, 40,000; Chelsea, 108,400; Boston, 329,000; Fall River, 10,000; Lowell, 100,000; Taunton, 32,000; State of Maine, 154,500; Vermont, 50,000; Rhode Island, 100,000; New Hampshire, 50,000; Massachusetts, 150,000.

Loan on Public Funds—United States scrip, \$22,000.
Bank Stock owned*—Third National, Springfield, \$10,000; Boston, 15,287.50; Hide and Leather, 37,500; Republic, 15,000; Second National, 12,000; First National, 25,000; Blackstone, 64,900; Suffolk, 22,100; Shawmut, 10,000; Tremont, 34,500; Maverick, 10,500; Continental, 10,000; Rockland, 20,000; Washington, 15,000; Howard, 20,000; Revere, 40,000; Commerce, 21,500; Merchants', 7,700; Webster, 12,500.

Deposits in Banks bearing interest—Bank of Mutual Redemption, \$218,869.14; Rockland, 105,000.

Railroad Bonds—Old Colony and Newport, \$100,000.

* In enumerating the Bank Stock owned, and upon which loans have been made, the word "National" is not repeated in the titles of the corporation, save in cases where the corporate name consists only of that word coupled with a numeral.

Boston Penny Savings Bank.—Public Funds—United States Bonds, \$50,000. Loans on Public Funds—On United States Bonds, \$48,854.75; on city and town Bonds, 36,000.

Bank Stock owned—Everett, \$11,591.25.

Loans on Bank Stock—On Everett, \$12,700; Hide and Leather, 7,500.

Deposits in Banks bearing interest—Hide and Leather, \$24,000.
Railroad Bonds—Old Colony and Newport, \$10,000.

East Boston Savings Bank.—Public Funds—United States Bonds, \$115,000. Loan on Public Funds—United States scrip, \$31,725.

Bank Stock owned—Merchants', \$2,071.87; Webster, 3,000; Boston, 3,380; Maverick, 10,000; Howard, 6,065; North, 3,650; Eagle, 2,733.33; Second National, 3,575; Exchange, 230; No. America, 6,600; Commerce, 5,145; Republic, 7,650.

Loans on Bank Stock—On Shoe and Leather, \$10,000.

Deposits in Banks bearing interest—Hide and Leather, \$11,000.

Franklin Savings Bank.—Public Funds—United States Bonds, \$445,000; Massachusetts scrip, 130,000; City of Boston, 62,000.

Loans on Public Funds—On United States scrip, \$4,000.

Bank Stock owned—Continental, \$49,417.75; Webster, 2,905.75; Revere, 26,819.88; New England, 4,170; Atlas, 5,520; Second National, 5,602.95 North, 14,067; Third National, Springfield, 5,000.

Loans on Bank Stock—On 125 shares Continental, 10 State, 14 Broadway, 15 Mechanics', and \$6,200 United States Bonds, \$22,600.

Deposit in Bank bearing interest—Continental, \$65,656.73.

Railroad Bonds—Old Colony and Newport, \$10,000.

| | BOSTON. | | | | |
|---|---------------------------------------|-------------------------------|--------------------------|-----------------------------------|------------------------------|
| | Provident Institution for Savings. | South Boston Savings Bank. | Suffolk Savings Bank. | Union Institution for Savings. | West Boston Savings Bank. |
| Number of Depositors, | 32,420 | 2,170 | 15,073 | 4,606 | 2,650 |
| Amount of Deposits, | \$10,500,019 46 | \$295,189 49 | \$5,203,182 10 | \$1,421,000 98 | \$630,109 46 |
| Number of Deposits during year preceeding, Amount of the same, | 28,217 \$2,195,633 00 | 8,649 \$291,896 77 | 13,829 \$1,265,003 00 | 8,614 \$847,502 95 | 6,360 \$548,059 80 |
| Number of Deposits received during the year, of and exceeding \$300 at one time, | 1,440 | 155 | 1,128 | 602 | 466 |
| Amount of the same, | \$691,750 | \$98,403 82 | \$598,187 00 | \$360,526 00 | \$269,101 30 |
| Number of withdrawals during the year, | 15,309 | 1,762 | 9,961 | 4,044 | 2,664 |
| Amount of the same, | \$1,678,338 98 | \$133,586 58 | \$1,156,386 87 | \$512,399 21 | \$238,272 64 |
| Number of accounts opened during the year, Number of accounts closed during the year, | 4,754 4,124 | 1,097 368 | 3,261 2,270 | 1,875 997 | 1,671 689 |
| Amount of surplus on hand, | \$52,949 98 | 204 01 | \$294,575 04 | \$47,070 12 | \$1,605 51 |
| Public Funds, | 1,347,625 09 | 64,700 00 | 1,310,600 00 | 355,000 00 | 10,225 00 |
| Loans on public funds, | 143,000 00 | - | - | - | 36,400 00 |
| Bank Stock, | 1,193,100 00 | - | 442,625 00 | - | 55,215 37 |
| Loans on bank stock, | 30,700 00 | - | 20,000 00 | - | 16,000 00 |
| Deposits in banks, bearing interest, | - | - | 40,000 00 | 51,707 72 | 1,929 16 |
| Railroad Bonds, | 459,250 00 | - | 346,000 00 | - | - |
| Loans on railroad stock, | 2,800 00 | - | 250,000 00 | - | 11,000 00 |

| | | | | | | |
|---|-----------|-----------------------------|---------------------------|-----------------------------|----------------------------|----------------------------|
| Invested in real estate, | • • • • • | \$50,000 00 | - - - | \$100,000 00 | \$98,091 81 | - - - |
| Loans on mortgage of real estate, | • • • • • | 2,465,450 00 | \$177,902 00 | 1,264,850 00 | 915,355 94 | \$472,952 00 |
| Loans to county or town, | • • • • • | 802,200 00 | 23,956 00 | 90,000 00 | - - - | - - - |
| Loans on personal security, | • • • • • | 4,095,000 00 | 8,000 00 | 1,554,000 00 | 45,000 00 | 35,950 00 |
| Cash on hand, | • • • • • | 155,093 78 | 13,380 55 | 62,321 98 | 2,915 63 | 5,582 20 |
| Rate and amount of ordinary Dividends for last year, | • • • • • | 5 per cent, \$463,887 60 | 6 per cent, \$7,499 10 | 5 per cent, \$221,564 77 | 6 per cent, \$66,101 79 | 6 per cent, \$22,918 75 |
| Average annual per cent. of Dividends ending at time of and including last extra, | • • • • • | 8 per cent. | 9½ per cent. | 8 per cent. | - - - | - - - |
| Extra Dividend, how often declared, | • • • • • | Every 5 years. | Every 3 years. | Every 5 years. | Every 5 years. | No extra. |
| Annual Expenses of the institution, | • • • • • | \$41,802 25 | \$1,850 00 | \$22,516 06 | \$5,600 00 | \$4,300 00 |

Provident Institution for Savings.—Public Funds—United States Bonds, \$1,088,125.-09; Massachusetts, 259,500.

Loans on Public Funds—United States securities, \$143,000.

Bank Stock owned—Atlantic, \$21,500; Atlas, 67,500; Old Boston, 35,000; City, 31,500; Continental, 66,800; Columbian, 42,800; Eagle, 45,000; Globe, 31,500; Hamilton, 33,700; Hide and Leather, 22,500; Massachusetts, 22,500; Merchants', 75,000; Market, 52,000; New England, 23,900; North, 36,000; Revere, 40,000; State, 43,900; Suffolk, 45,000; Shoe and Leather, 50,000; Second National, 64,000; Tremont, 90,000; Union, 31,200; Washington, 33,700; Webster, 188,100.

Loans on Bank Stock—100 shares Tremont, \$9,000; 50 shares Dedham, 4,500; 120 shares Third National, 10,000; 50 shares Continental, 4,500; 10 shares Atlas, 10 shares Boston, 8 shares Merchants', and 2 shares Blackstone, 2,700.

Railroad Bonds—Old Colony and Newport, \$225,250; Eastern, 234,000.

Loans on Railroad Stock—20 shares Fitchburg, 16 shares Boston and Albany, \$2,800.

South Boston Savings Bank.—Public Funds—United States Bonds, \$64,700.

Suffolk Savings Bank.—Public Funds—United States Bonds, \$933,500; Massachusetts, 165,100; Boston, 68,000; Portland, 100,000; Salem, 44,000.

Bank Stock owned—Market, \$15,000; Washington, 15,000; Hamilton, 15,000; State, 11,700; Shoe and Leather, 10,000; Bay State, 13,125; City, 15,000; Bank of Commerce, 20,000; Union, 10,000; Merchants', 53,200; Columbian, 49,200; Massachusetts, 5,000;

Webster, 37,500; Railroad, 5,000; New England, 1,100; Eagle, 36,100; Atlas, 62,400; Revere, 40,000; Shawmut, 13,300; Hide and Leather, 15,000.

Loans on Bank Stock—On 100 shares Third National, Springfield, \$10,000; on 100 shares Northampton, 10,000.

Deposits in Banks bearing interest—Revere, \$40,000.

Railroad Bonds—Eastern, \$216,000; Old Colony and Newport, 130,000.

Loans on Railroad Stock, with principal and two sureties—250 shares Old Colony and Newport, and 500 shares Philadelphia, Wilmington and Baltimore, \$50,000; 500 shares preferred stock of Cedar Rapids, and \$55,000 Cedar Rapids Bonds, 100,000; 1,000 shares Chicago, Iowa and Nebraska, 100,000.

Union Institution for Savings.—Public Funds—United States Bonds, \$355,000.

Deposit in Bank bearing interest—Commerce, \$51,707.72.

West Boston Savings Bank.—Public Funds—United States Bonds, \$10,225.

Loans on United States Bonds—\$36,108; on Vermont Central Mortgage Bonds, \$300.

Bank Stock owned—Merchants', \$17,907 25; Commerce, 12,459.62; Webster, 7,136.50; Redemption, 6,050; Hamilton, 5,950; Eagle, 5,712.

Loans on Bank Stock—On 160 shares Redemption, \$16,000.

Deposits in Banks bearing interest—Merchants', \$1,929.16

Loans on Railroad Stock—On 130 shares Norwich and Worcester, \$11,000.

| | BOSTON. | | | CHELSEA. | | ANDOVER. | |
|--|---------------------------------|--|---------------------------------|-----------------------|-----------------------|----------|--|
| | Mercantile Savings Institution. | Institution for Savings in Roxbury and its vicinity. | Elliot Five Cents Savings Bank. | Chelsea Savings Bank. | Andover Savings Bank. | | |
| Number of Depositors, | 3,878 | 4,753 | 2,494 | 2,758 | 2,086 | | |
| Amount of Deposits, | \$1,048,586 14* | \$1,357,276 28 | \$358,470 12 | \$403,067 00 | \$619,499 67 | | |
| Number of Deposits during year preceding, | 12,044 | 8,714 | 4,365 | 4,408 | 1,615 | | |
| Amount of the same, | \$1,254,212 43 | \$526,096 91 | \$227,031 84 | \$155,420 99 | \$144,308 59 | | |
| Number of Deposits received during the year, of and exceeding \$300 at one time, | 1,181 | 255 | 150 | 96 | 115 | | |
| Amount of the same, | \$719,563 05 | \$140,020 00 | \$78,859 57 | \$50,290 50 | \$57,557 00 | | |
| Number of withdrawals during the year, | 5,637 | 3,860 | 1,639 | 1,782 | 699 | | |
| Amount of the same, | \$953,901 51 | \$332,122 96 | \$115,573 13 | \$130,530 48 | \$105,109 49 | | |
| Number of accounts opened during the year, | 2,639 | 1,350 | 1,006 | 705 | 414 | | |
| Number of accounts closed during the year, | 1,408 | 813 | 479 | 530 | 226 | | |
| Amount of surplus on hand, | \$23,516 49 | \$96,990 91 | \$3,676 87 | \$1,293 52 | \$23,565 93 | | |
| Public Funds, | 205,650 00 | 447,863 65 | 61,000 00 | 39,500 00 | 295,000 00 | | |
| Loans on public funds, | 4,959 47 | 71,200 00 | 18,100 00 | - | 8,060 00 | | |
| Bank Stock, | 2,412 50 | 177,496 97 | 55,400 00 | 26,454 60 | 97,000 00 | | |
| Loans on bank stock, | - | 20,290 00 | 12,700 00 | - | - | | |
| Deposits in banks, bearing interest, | 17,665 03 | - | - | - | - | | |
| Railroad Bonds, | 6,000 00 | - | 10,000 00 | - | - | | |
| Loans on railroad stock, | - | - | - | - | - | | |
| | | | | | 128 27 | | |

| | | | | | |
|---|-----------------------------|---|-----------------------------|-----------------------------|-----------------------------|
| Invested in real estate, | \$8,762 69 | - | - | - | - |
| Loans on mortgage of real estate, | 902,214 55 | \$368,232 87 | \$130,766 67 | \$244,834 98 | \$129,825 00 |
| Loans to county or town, | 34,000 00 | 86,900 00 | 20,000 00 | 89,000 00 | 77,900 00 |
| Loans on personal security, | 58,040 59 | 232,980 00 | 58,000 00 | - | 35,322 00 |
| Cash on hand, | 13,928 88 | 49,303 70 | 4,096 59 | 4,477 96 | 730 33 |
| Rate and amount of ordinary Dividends for last year, | 5 per cent., \$50,024 47 | 5 per cent., \$56,683 91 | 5 per cent., \$12,541 83 | 5 per cent., \$16,226 53 | 7 per cent., \$37,005 88 |
| Average annual per cent. of Dividends ending at time of and including last extra, | 7 per cent. | 7 ³ / ₄ per cent. | 8 per cent. | 8 per cent. | - |
| Extra Dividend, how often declared, | Every 5 years. | Every 5 years. | Every 5 years. | Every 5 years. | No extra. |
| Annual Expenses of the institution, | \$14,573 43 | \$4,000 00 | \$2,098 00 | \$1,479 00 | \$1,275 00 |

Mercantile Savings Institution.—Public Funds—United States Bonds, \$72,050; Maine, 1,000; City of Boston, 15,000; Augusta, 10,600; Gardiner, 4,000; Hallowell, 1,000; County of Sagadahock, Maine, 11,000; Pittsfield, 2,000; New Hampshire, 2,500; Connecticut, 8,000; Portland, 41,000; Bath, 30,700; Hartford, 1,000; Cambridge, 300; Dorchester, 1,000; Hyde Park, 2,500; Brunswick, 2,000.
Loans on Public Funds—On United States Bonds, \$4,959.47.
Bank Stock owned—13 shares Tremont, \$1,430; 10 shares Republic, 982.50.
Deposits in Bank bearing interest—Boston, \$17,665.03.
Railroad Bonds—Old Colony and Newport, \$6,000.
* Capital Stock, \$205,866.34; number of stockholders, 300; dividend to stockholders, about 8 per cent. per annum.

Institution for Savings in Roxbury and Vicinity.—Public Funds—United States Bonds, \$206,623.65; Maine, 6,000; Rhode Island, 6,300; Vermont, 11,440; Massachusetts, 217,500.
Loans on Public Funds—On United States Bonds, \$71,200.
Bank Stock owned—Market, \$2,500; Washington, 31,494; North, 25,680.47; Commerce, 2,000; Atlantic, 5,000; First National, Boston, 40,272.50; People's, 21,000; Rockland, 15,750; State, 2,300; Second National, 5,500; Atlas, 6,000; Revere, 20,000.
Loans on Bank Stock—15 shares Exchange, \$1,350; 28 Mechanics', 2,140; 5 People's, 450; 20 First National, Danvers, 1,350; 100 Republic, 10,000; 40 Fairhaven and 20 Rockland, 5,000.

Chelsea Savings Bank—Public Funds—United States Bonds, \$43,000; Massachusetts, 11,000.
Bank Stock owned—First National, Chelsea, \$5,870; North, 1,114.50; Howard, 2,525; Bank of Commerce, 1,022.50; Exchange, 3,022.35; North America, 1,037.50; Boylston, 2,887; Suffolk, 1,450; Eagle, 3,115.75; Atlas, 4,410.
Andover Savings Bank.—Public Funds—United States Bonds, \$245,000; New Hampshire, 25,000; Maine, 20,000; Vermont, 5,000.
Loan on Public Funds—United States Bonds, \$8,060.
Bank Stock owned—Webster, \$5,000; Merchants', 2,500; First National, 2,500; Bay State, 7,500; Andover, 15,000; Blackstone, 12,000; Revere, 30,000; Republic, 22,500.

Ellet Five Cents Savings Bank.—Public Funds—United States Bonds, \$55,000; Maine, 1,000; Portland, 5,000.
Bank Stock owned—Commerce, \$1,700; Market, 3,000; Merchants', 3,000; Mt. Vernon, 6,100; Atlantic, 1,000; Eliot, 1,000; State, 1,400; Eagle, 1,000; Columbian, 2,000; Maverick, 600; North America, 1,000; Redemption, 2,000; Naumkeag, 1,000; People's, 13,000; Shawmut, 4,300; Atlas, 7,000; Continental, 5,000; Howard, 1,300.
Loans on Bank Stock—On 30 shares First National, Boston, \$2,700; 20 Mechanics', 2,000; 80 Hide and Leather, 8,000.
Loans on Public Stocks—On United States Bonds, \$14,100; on City of Lynn Bonds, 4,000.
Railroad Bonds—Old Colony and Newport, \$10,000.

| | BEVERLY. | | DANVERS. | | GEORGETOWN. | | GLOUCESTER. | | GROVELAND. | |
|--|-----------------------|--|-----------------------|--|--------------------------|--|------------------------|--|-------------------------|--|
| | Beverly Savings Bank. | | Danvers Savings Bank. | | Georgetown Savings Bank. | | Cape Ann Savings Bank. | | Groveland Savings Bank. | |
| Number of Depositors, | 844 | | 2,175 | | 83 | | 2,000 | | 12* | |
| Amount of Deposits, | \$153,960 77 | | \$534,490 82 | | \$9,493 00 | | \$426,648 08 | | \$600 00 | |
| Number of Deposits during year preceding, | 1,051 | | 1,295 | | -* | | 1,807 | | 12 | |
| Amount of the same, | \$97,139 67 | | \$111,698 41 | | - | | \$136,532 00 | | - | |
| Number of Deposits received during the year, of and exceeding \$300 at one time, . . | 85 | | 92 | | 7 | | 91 | | - | |
| Amount of the same, | \$47,424 71 | | \$50,193 00 | | \$4,700 00 | | \$39,507 00 | | - | |
| Number of withdrawals during the year, . | 263 | | 554 | | 6 | | 1,002 | | - | |
| Amount of the same, | \$29,604 54 | | \$45,404 19 | | \$153 00 | | \$91,789 99 | | - | |
| Number of accounts opened during the year, | 348 | | 347 | | 84 | | 581 | | - | |
| Number of accounts closed during the year, | 71 | | 135 | | 1 | | 317 | | - | |
| Amount of surplus on hand, | - | | \$28,790 95 | | - | | \$20,864 61 | | - | |
| Public Funds, | \$5,375 00 | | 237,200 00 | | \$1,500 00 | | 130,000 00 | | - | |
| Loans on public funds, | 8,350 00 | | 10,000 00 | | 800 00 | | - | | - | |
| Bank Stock, | 14,435 00 | | 90,125 00 | | - | | 94,945 66 | | - | |
| Loans on bank stock, | 5,800 00 | | 4,583 00 | | - | | - | | - | |
| Deposits in banks, bearing interest, . . | - | | 20,246 77 | | - | | - | | - | |
| Railroad Bonds, | - | | - | | - | | - | | - | |
| Loans on railroad stock, | - | | - | | - | | - | | - | |

| | | | | | | | | | |
|---|---|---|---|-------------------------|--|------------|---|---|----------|
| Invested in real estate, | . | . | . | - | - | - | - | - | - |
| Loans on mortgage of real estate, | . | . | . | \$83,586 86 | \$181,068 00 | \$5,700 00 | \$120,177 95 | - | - |
| Loans to county or town, | . | . | . | 25,000 00 | - | 1,000 00 | 89,500 00 | - | - |
| Loans on personal security, | . | . | . | 1,250 00 | 30,057 00 | - | 10,500 00 | - | - |
| Cash on hand, | . | . | . | 12,796 37 | - | 249 66 | 8,866 55 | - | \$600 00 |
| Rate and amount of ordinary Dividends for last year, | . | . | . | 6 per cent., \$6,406 14 | 6 per cent., \$27,447 98 | - | 6 per cent., \$20,769 11 | - | - |
| Average annual per cent. of Dividends ending at time of and including last extra, | . | . | . | - | 6 ⁶ / ₁₀ per cent. | - | 7 ³ / ₈ per cent. | - | - |
| Extra Dividend, how often declared, | . | . | . | Every 3 years. | Every 5 years. | No extra. | Every 5 years. | - | - |
| Annual Expenses of the institution, | . | . | . | \$322 42 | \$1,200 00 | - | \$2,000 00 | - | - |

Beverly Savings Bank.—Public Funds—United States Bonds, \$5,375.
Loans on Public Funds—United States Bonds, \$8,350.
Bank Stock owned—State, \$1,040.25; Market, 2,203; Traders', 2,999; City, 2,165.75; Howard, 2,184; Beverly, 3,843.50.
Loans on Bank Stock—On 37 Rockland, \$4,300; 15 Beverly, 1,500.

Danvers Savings Bank.—Public Funds—United States Bonds, \$205,200; New Hampshire, 2,000; Boston, 7,000; Portland, 13,000.
Loans on Public Funds—United States Bonds, \$10,000.
Bank Stock owned—Howard, \$5,100; Commerce, 8,000; Asiatic, 18,000; Naumkeag, 500; Warren, 5,600; Tremont, 2,000; Washington, 2,500; Rockport, 1,000; First National, Salem, 700; First National, Danvers, 6,825; Traders', 2,800; Redemption, 3,000; Revere, 26,100.
Loan on Bank Stock—On First National, Danvers, \$4,585.
Deposits in Bank bearing interest—First National, Danvers, \$20,246.77.

Georgetown Savings Bank.—Public Funds—United States Bonds, \$1,500.
Loan on Public Funds—United States Bonds, \$800.
* Commenced business April 21, 1869.

Cape Ann Savings Bank.—Public Funds—United States Bonds, \$130,000.
Bank Stock owned—Gloucester, \$10,698.50; Tremont, 5,871.16; First National, Danvers, 3,375; Exchange, Boston, 4,185.70; First National, Boston, 5,030; Commerce, 3,015.25; Merchants', 511.25; Webster, 512.50; Rockport, 5,706; Shawmut, 3,972.88; Globe, 1,100; Atlantic, 4,250; Eagle, 2,760.17; Cape Ann, 7,042.50; Mutual Redemption, 5,150; Atlas, 3,948; Republic, 7,520; Blackstone, 10,006.25; Freeman's, 2,520; Howard, 3,100; Boston, 4,660.50.

* *Groveland Savings Bank.*—Commenced business October 1, 1869.

| | HAVERHILL. | | LAWRENCE | | LYNN. | |
|--|-------------------------|---------------------|------------------------|-------------------------------|-------------------------------|--|
| | Haverhill Savings Bank. | Essex Savings Bank. | Lawrence Savings Bank. | Lynn Institution for Savings. | Lynn Five Cents Savings Bank. | |
| Number of Depositors, | 6,556 | 5,648 | 817 | 3,235 | 4,749 | |
| Amount of Deposits, | \$1,851,543 92 | \$1,533,172 00 | \$133,035 88 | \$801,970 78 | \$619,716 85 | |
| Number of Deposits during year preceding, | 6,444 | 7,937 | 1,914 | 3,839 | 6,744 | |
| Amount of the same, | \$404,148 00 | \$625,335 75 | \$143,980 32 | \$275,733 00 | \$313,011 54 | |
| Number of Deposits received during the year, of and exceeding \$300 at one time, | 309 | 313 | 119 | 186 | 202 | |
| Amount of the same, | \$160,013 00 | \$142,283 81 | \$45,631 42 | \$93,426 00 | \$99,136 93 | |
| Number of withdrawals during the year, | 1,919 | 2,895 | 555 | 1,709 | 2,325 | |
| Amount of the same, | \$257,200 35 | \$387,746 43 | \$58,866 99 | \$154,756 18 | \$202,392 41 | |
| Number of accounts opened during the year, | 1,328 | 2,009 | 726 | 934 | 1,640 | |
| Number of accounts closed during the year, | 644 | 1,181 | 176 | 490 | 679 | |
| Amount of surplus on hand, | \$1,133 21 | \$37,775 10 | \$2,679 71 | \$4,684 51 | \$4,279 28 | |
| Public Funds, | 740,300 00 | 548,500 00 | 14,147 38 | 95,000 00 | 135,687 50 | |
| Loans on public funds, | 33,150 00 | 30,600 00 | - | 4,000 00 | - | |
| Bank Stock, | 318,400 00 | 196,950 00 | 8,398 88 | 61,500 00 | 125,880 70 | |
| Loans on bank stock, | 18,700 00 | 5,300 00 | - | 15,250 00 | 6,750 00 | |
| Deposits in banks, bearing interest, | - | - | - | 22,600 00 | 13,376 35 | |
| Railroad Bonds, | 36,000 00 | - | - | - | 19,450 00 | |
| Loans on railroad stock, | - | - | - | - | - | |

| | | | | |
|---|--------------------------|-------------------------|--------------------------|---------------------------|
| Invested in real estate, | - | - | - | \$40,000 00 |
| Loans on mortgage of real estate, | \$652,725 00 | - | \$431,698 00 | 250,100 |
| Loans to county or town, | 2,500 00 | 164,000 00 | 123,700 00 | 19,000 00 |
| Loans on personal security, | 17,900 00 | 190,072 00 | 29,490 00 | 11,851 96 |
| Cash on hand, | 33,002 13 | 6,325 10 | 23,417 29 | 1,899 62 |
| Rate and amount of ordinary Dividends for last year, | 6 per cent., \$94,840 61 | 6 per cent., \$2,882 41 | 6 per cent., \$36,795 83 | 6½ per cent., \$28,445 03 |
| Average annual per cent. of Dividends ending at time of and including last extra, | 7½ per cent. | 10½ per cent. | 8 per cent. | - |
| Extra Dividend, how often declared, | None hereafter. | Every 5 years. | Every 5 years. | No extra. |
| Annual Expenses of the institution, | \$2,732 67 | \$3,060 65 | \$2,412 69 | \$2,000 00 |

Haverhill Savings Bank.—Public Funds—United States Bonds, \$628,000; Cambridge, 35,000; Charlestown, 10,000; Maine, 10,000; Portland, 25,000.
Loans on Public Funds—On United States Bonds, \$31,350; Maine Bonds, 1,000; Haverhill Bonds, 800.

Bank Stock owned—Haverhill, \$24,000; Essex, 16,700; First National, 7,000; Andover, 3,200; Bay State, 1,500; Malden, 10,000; North America, 26,700; Exchange, 14,000; North, 11,600; Maverick, 10,000; Traders, 10,000; Webster, 10,000; Faneuil Hall, 8,000; First National, Boston, 5,000; Columbian, 4,000; Eagle, 4,000; Shoe and Leather Dealers, 1,000; Blackstone, 20,000; Howard, 15,000; Hide and Leather, 15,000; Merrimack, 23,000; Boston, 26,700; Republic, 22,500; Shawmut, 13,300; Atlas, 15,000; State, 1,200.
Loans on Bank Stock—Essex, \$8,800; Haverhill, 5,400; Mechanics, 4,500.

Essex Savings Bank.—Public Funds—United States Bonds, \$494,500; Massachusetts, 50,000; New Hampshire, 4,000.

Loans on Public Funds—United States scrip, \$30,600.
Bank Stock owned—Merchants, \$15,000; Webster, 25,000; Howard, 18,800; Maverick, 3,100; North America, 10,000; Commerce, 10,000; Union, 1,000; Revere, 30,000; Bay State, 19,500; Tremont, 10,000; Massachusetts, 1,250; Suffolk, 9,000; Eliot, 700; State, 1,200; Shawmut, 2,700; Atlas, 9,700; Republic, 22,500; Hide and Leather, 7,500.

Loans on Bank Stock—On Bay State, \$2,000; Pemberton, 3,300.

Lawrence Savings Bank.—Public Funds—United States Bonds, \$14,147.38.
Bank Stock owned—Webster, \$2,215; No. America, 2,140; Bay State, 2,899.83; Eliot, 1,144.

Lynn Institution for Savings.—Public Funds—United States Bonds, \$60,000; Massachusetts, 35,000.

Loans on Public Funds—United States Bonds, \$4,000.
Bank Stock owned—Central, \$5,000; Columbian, 5,000; New England, 5,000; Hide and Leather, 5,000; Suffolk, 7,500; Shoe and Leather, 2,000; Exchange, Boston, 2,000; First National, Lynn, 20,000; City, Lynn, 10,000.

Loans on Bank Stock—On 80 shares City, \$7,450; 40 Central, 3,900; 10 Exchange, 900; 32 First National, Lynn, 3,000.

Deposits in Banks bearing interest—First National, Lynn, \$22,600.

Lynn Five Cents Savings Bank.—Public Funds—United States Bonds, \$122,606.25; Maine, 8,500; Portland, 4,581.25.

Bank Stock owned—Central, \$1,000; Hide and Leather, \$1,500; Revere, 10,000; Shoe and Leather, 1,500; First National, Boston, 15,945.52; North, 11,271.38; Globe, 6,544; Exchange, 27,619.50; Redemption, 6,055.30; Continental, 5,000; Freeman's, 2,000; City, Lynn, 33,785; First National, Lynn, 3,660.

Loans on Bank Stock—On 4 shares First National, Lynn, \$350; 70 City, Lynn, 6,400.

Deposits in Banks bearing interest—Exchange, \$26.81; City, 13,349.54.

Railroad Bonds—Old Colony and Newport, \$10,000; Eastern, 9,450.

| | NEWBURYPORT. | | PEABODY. | | ROCKPORT. | |
|---|--|---|------------------------------------|---------------------------|-----------|--|
| | Institution for Savings in Newburyport. | Newburyport Five Cents Savings Bank. | Warren Five Cents Savings Bank. | Rockport Savings Bank. | | |
| Number of Depositors, | 8,113 | 3,048 | 1,982 | 850 | | |
| Amount of Deposits, | \$2,876,824 08 | \$516,836 93 | \$443,043 97 | \$134,415 90 | | |
| Number of Deposits during the year preceding, | 4,894 | 2,004 | 1,749 | 741 | | |
| Amount of the same, | \$487,726 77 | \$142,729 45 | \$152,643 85 | \$59,332 12 | | |
| Number of Deposits received during the year, of and exceed- ing \$300 at one time, | 367 | 121 | 115 | 19 | | |
| Amount of the same, | \$181,035 66 | \$59,724 16 | \$58,457 12 | \$9,268 55 | | |
| Number of withdrawals during the year, | 3,909 | 924 | 605 | 294 | | |
| Amount of the same, | \$374,854 11 | \$80,013 26 | \$56,358 65 | \$33,828 58 | | |
| Number of accounts opened during the year, | 1,124 | 463 | 441 | 185 | | |
| Number of accounts closed during the year, | 752 | 298 | 231 | 84 | | |
| Amount of surplus on hand, | \$31,382 92 | \$4,251 00 | \$33,521 20 | \$5,054 68 | | |
| Public Funds, | 959,526 75 | 135,000 00 | 185,000 00 | 19,000 00 | | |
| Loans on public funds, | 38,150 00 | 18,900 00 | - | 10,189 00 | | |
| Bank Stock, | 887,100 00 | 86,780 00 | 74,784 00 | 32,650 00 | | |
| Loans on bank stock, | 4,000 00 | 7,000 00 | - | 500 00 | | |
| Deposits in banks, bearing interest, | 53,923 72 | 10,486 09 | - | - | | |
| Railroad Bonds, | 24,700 00 | 16,437 00 | - | - | | |
| Loans on railroad stock, | - | 2,000 00 | - | - | | |

| | | | | |
|---|----------------|---------------|----------------|----------------|
| Invested in real estate, | \$35,889 48 | - | - | - |
| Loans on mortgage of real estate, | 405,579 73 | \$136,795 00 | \$147,950 00 | \$63,193 26 |
| Loans to county or town, | 318,830 00 | 58,805 00 | 39,700 00 | 5,000 00 |
| Loans on personal security, | 151,060 30 | 50,220 00 | 10,000 00 | 6,367 00 |
| Cash on hand, | 998 31 | 389 43 | 18,681 17 | 2,571 32 |
| Rate and amount of ordinary Dividends for last year, | 7 per cent., | 6½ per cent., | 6 per cent., | 6 per cent., |
| Average annual per cent. of Dividends ending at time of and including last extra, | \$180,781 28 | \$28,596 99 | \$20,348 20 | \$6,992 67 |
| Extra Dividend, how often declared, | 8 per cent. | - | 6½ per cent. | 9½ per cent. |
| Annual Expenses of the institution, | Every 5 years. | - | Every 5 years. | Every 5 years. |
| | \$4,978 90 | \$1,300 00 | \$700 00 | \$550 00 |

Institution for Savings in Newburyport and Vicinity.—Public Funds—United States Bonds, \$739,839.25; Maine, 162,462.50; Massachusetts, 25,725; Rhode Island, 22,500; Connecticut, 9,000.

Loans on United States Bonds, \$38,150.

Real Estate owned—Atlantic, \$12,200; Atlas, 75,000; Blackstone, 4,700; Boston, 3,700; Old Boston, 12,000; City, 10,800; Columbian, 25,000; Commerce, 29,400; Eagle, 29,020; Eliot, 7,400; Exchange, 11,000; Faneuil Hall, 26,400; First National, Boston, 11,000; Freeman's, 21,550; Globe, 9,130; Hamilton, 15,000; Hide and Leather, 15,500; Howard, 26,700; Market, 50,800; Massachusetts, 9,075; Maverick, 18,400; Merchants', 15,750; New England, 10,500; North, 20,200; North American, 6,000; Redemption, 8,400; Revere, 43,200; Second National, Boston, 52,500; Shawmut, 20,000; Shoe and Leather, 46,000; State, 7,210; Suffolk, 23,625; Traders', 27,200; Tremont, 45,000; Union, 22,880; Washington, 37,065; Webster, 20,000; Mechanics', Newburyport, 21,500; Merchants', 24,520; Ocean, 5,775; Gloucester, 6,000.

Loan on Bank Stock—7 shares Mechanics' National, Newburyport, \$200; First National, 3,300; North, 500.

Deposit in Bank bearing interest—Ocean, \$53,923 72.

Railroad Bonds—Old Colony and Newport, \$24,700.

Newburyport Five Cents Savings Bank.—Public Funds—United States Bonds, \$117,000; Maine, 10,000; New Hampshire, 3,000; Rhode Island, 5,000.

Loans on Public Funds—United States scrip, \$18,900.

Bank Stock owned—Merchants', Newburyport, \$80; Mechanics', 7,500; Atlantic, Boston, 1,000; Atlas, 6,000; Boylston, 600; Boston, 1,700; Blackstone, 3,200; Columbian, 1,300; Commerce, 2,400; Continental, 4,200; City, 8,000; Exchange, 500; Eliot, 3,300; Eagle, 7,400; Howard, 1,500; Hamilton, 1,000; Hide and Leather, 2,500; Maverick, 4,000; North America, 1,000; New England, 1,000; Republic, 2,300; Revere, 5,000; Shawmut, 1,000; Suffolk, 1,200; State, 4,100; Tremont, 3,300; Third National, 3,700; Union, 2,400; Webster, 5,600.

Loans on Bank Stock—80 shares First National, Newburyport, \$7,000.

Deposits in Banks bearing interest—First National, Newburyport, \$10,486 09.

Railroad Bonds—Eastern, \$6,668; Old Colony and Newport, 9,769.

Loans on Railroad Stock—On 20 shares Boston and Albany and 3 Boston and Maine, \$2,000.

Warren Five Cents Savings Bank.—Public Funds—United States Bonds, \$181,000; Massachusetts, 4,000.

Bank Stock owned—Warren, \$1,600; Howard, 2,189; Exchange, 8,000; Webster, 4,000; Atlantic, 1,000; Suffolk, 1,500; Shoe and Leather Dealers', 1,500; Exchange, Salem, 900; Grand, 4,595; Asiatic, 2,250; Eliot, 5,500; Washington, 500; Tremont, 2,700; Hide and Leather, 9,350; Atlas, 16,500; Revere, 6,000; Blackstone, 6,700.

Rockport Savings Bank.—Public Funds—United States Bonds, \$19,000.

Loans on United States Bonds—\$10,189.

Bank Stock owned—Howard, \$2,700; Tremont, 1,600; Boston, 1,500; Webster, 1,500; Commerce, 1,500; First National, Danvers, 750; North America, 1,000; Gloucester, 800; Cape Ann, 4,100; Blackstone, 3,500; Hide and Leather, 1,500; Revere, 2,000; Republic, 5,100; Second National, Boston, 900; Rockport, 3,700; First National, Gloucester, 500.

Loans on Bank Stock—On 5 shares Rockport, \$500.

| | SALEM. | | SALISBURY. | ARLINGTON. |
|--|---------------------|--------------------------------|--|------------------------------------|
| | Salem Savings Bank. | Salem Five Cents Savings Bank. | Provident Institution for Savings in Salisbury and Amesbury. | Arlington Five Cents Savings Bank. |
| Number of Depositors, | 13,606 | 4,159 | 3,428 | 1,127 |
| Amount of Deposits, | \$3,974,286 17 | \$825,105 29 | \$813,684 28 | \$219,658 78 |
| Number of Deposits during the year preceding, | 11,776 | 3,950 | 3,864 | 1,604 |
| Amount of the same, | \$892,481 74 | \$348,655 04 | \$178,674 00 | \$73,004 64 |
| Number of Deposits received during the year, of and exceeding \$300 at one time, | 604 | 219 | 118 | 45 |
| Amount of the same, | \$331,760 00 | \$121,395 83 | \$45,565 00 | \$27,283 96 |
| Number of withdrawals during the year, | 7,116 | 1,347 | 1,195 | 418 |
| Amount of the same, | \$669,943 48 | \$112,218 48 | \$112,341 94 | \$48,086 48 |
| Number of accounts opened during the year, | 2,398 | 1,034 | 664 | 222 |
| Number of accounts elosed during the year, | 1,432 | 323 | 401 | 146 |
| Amount of surplus on hand, | \$56,389 70 | \$17,645 53 | \$9,115 50 | \$11,351 28 |
| Public Funds, | 1,770,400 00 | 292,134 88 | 386,000 00 | 50,000 00 |
| Loans on public funds, | 26,100 00 | 57,300 00 | 2,500 00 | - |
| Bank Stock, | 292,690 00 | 49,194 75 | 128,825 00 | - |
| Loans on bank stock, | 20,000 00 | 2,100 00 | - | - |
| Deposits in banks, bearing interest, | 29,000 00 | 8,400 00 | 16,000 00 | - |
| Railroad Bonds, | 25,000 00 | 18,800 00 | 35,000 00 | - |
| Loans on railroad stock, | - | 3,500 00 | - | - |

| | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|------------------------------|------------------------------|-----------------------------|----------------------------|---|
| Invested in real estate, | . | . | . | . | . | . | . | . | . | - | - | \$2,500 00 | - | - |
| Loans on mortgage of real estate, | . | . | . | . | . | . | . | . | . | \$453,811 00 | \$242,884 30 | 103,700 00 | \$177,880 00 | |
| Loans to county or town, | . | . | . | . | . | . | . | . | . | 717,750 00 | 97,462 50 | 75,000 00 | 1,000 00 | |
| Loans on personal security, | . | . | . | . | . | . | . | . | . | 664,750 00 | 70,650 00 | 97,650 00 | 1,000 00 | |
| Cash on hand, | . | . | . | . | . | . | . | . | . | 31,174 87 | 324 39 | 18,018 98 | 1,130 06 | |
| Rate and amount of ordinary Dividends for last year, | . | . | . | . | . | . | . | . | . | 6 per cent., \$209,662 89 | 7½ per cent., \$44,185 74 | 7 per cent., \$50,959 43 | 5 per cent., \$8,986 21 | |
| Average annual per cent. of Dividends ending at time of and including last extra, | . | . | . | . | . | . | . | . | . | 8 per cent. | - | 8 per cent. | 7½ per cent. | |
| Extra Dividend, how often declared, | . | . | . | . | . | . | . | . | . | Every 5 years. | No extra. | Every 5 years. | Every 5 years. | |
| Annual Expenses of the institution, | . | . | . | . | . | . | . | . | . | \$7,500 00 | \$2,800 00 | \$1,311 60 | \$500 00 | |

Salem Savings Bank.—Public Funds—United States Bonds, \$1,624,400; Maine, 22,000; New Hampshire, 11,000; Vermont, 25,000; Massachusetts, 30,000; Rhode Island, 28,000; Connecticut, 30,000.

Loan on Public Funds—United States Bonds, \$26,100.

Bank Stock owned—Asiatic, Salem, \$10,440; Exchange, 4,800; First National, 4,800; Salem, 4,300; Merchants', 44,150; Beverly, 700; Marblehead, 1,700; City, Boston, 10,500; Commerce, 60,000; Columbian, 28,000; Tremont, 20,000; Revere, 60,000; First National, Boston, 20,000; North, 23,300.

Loans on Bank Stock—Marblehead, \$5,000; Central, Lynn, 10,000; 24 shares Salem and 23 Exchange, 5,000.

Deposit in Bank bearing interest—Merchants', Salem, \$29,000.

Railroad Bonds—Old Colony and Newport, \$25,000.

Salem Five Cents Savings Bank.—Public Funds—United States Bonds, \$245,067.13; Massachusetts, 10,000; Connecticut, 10,262.50; Rhode Island, 15,116.50; Portland, 8,741.25; Maine, 2,947.50.

Loans on Public Funds—On United States Bonds, \$51,200; Boston Bonds, 6,100.

Bank Stock owned—Blackstone, \$1,858; City, 3,061; First National, Boston, 2,500; Merchants', 5,932.50; North, 3,170; North America, 591.25; Revere, 4,000; Second National, Boston, 2,775; Webster, 5,261.25; Asiatic, 561; Mercantile, 1,176; Naumkeag, 4,571.50; Salem, 9,105.50; Exchange, 4,631.75.

Loans on Bank Stock—5 shares Naumkeag and 6 shares Exchange, \$1,100; 10 shares Eagle, 1,000.

Deposits in Banks bearing interest—Naumkeag, \$8,400.

Railroad Bonds—Eastern, \$18,800.

Loans on Railroad Stock—On 55 shares Connecticut River, \$3,500.

Provident Institution for Savings in Salisbury and Amesbury.—Public Funds—United States Bonds, \$175,000; Massachusetts, 40,000; Maine, 15,000; New Hampshire, 31,000; Rhode Island, 10,000; Vermont, 5,000; Boston, 5,000; Roxbury, 5,000; Charlestown, 20,000; Chelsea, 40,000; Cambridge, 29,000; Portland, 20,000.

Loan on United States Bonds—\$2,500.

Bank Stock owned—Eliot, \$4,200; Atlantic, 2,200; Webster, 4,000; Maverick, 2,000; New England, 1,500; Columbian, 3,500; Union, 2,500; Tremont, 4,900; Boston, 2,150; Globe, 2,500; Shoe and Leather, 2,500; Howard, 4,000; Eagle, 3,500; Merchants', Boston, 3,500; Shawmut, 4,900; Faneuil Hall, 2,600; Suffolk, 5,700; State, 3,500; City, Boston, 1,000; Boylston, 2,500; Exchange, Boston, 5,000; Traders', 1,800; Railroad, 4,200; Bay State, 3,375; Powow River, 5,000; Mutual Redemption, 5,000; First National, Boston, 1,500; Commerce, 4,000; Republic, 3,000; Second National, Boston, 1,800; Hide and Leather, 7,500; Blackstone, 6,000; Revere, 10,000; Atlas, 7,500.

Deposit in Bank bearing interest—Powow River, \$16,000.

Railroad Bonds—Eastern, \$30,000; Old Colony and Newport, 5,000.

Arlington Five Cents Savings Bank.—Public Funds—United States Bonds, \$50,000.

| | BRIGHTON. | | CAMBRIDGE. | | | CHARLESTOWN. | |
|--|-----------------------------------|-------------------------|-----------------------------|---|---------------------------------|--------------|--|
| | Brighton Five Cents Savings Bank. | Cambridge Savings Bank. | Cambridgeport Savings Bank. | East Cambridge Five Cents Savings Bank. | Warren Institution for Savings. | | |
| Number of Depositors, | 552 | 2,811 | 2,454 | 3,600 | 7,267 | | |
| Amount of Deposits, | \$81,209 78 | \$781,876 21 | \$637,165 61 | \$452,922 69 | \$2,256,048 92 | | |
| Number of Deposits during year preceding, | 827 | 3,009 | 4,082 | 4,022 | 7,743 | | |
| Amount of the same, | \$50,809 05 | \$223,239 62 | \$350,073 06 | \$192,404 93 | \$663,225 00 | | |
| Number of Deposits received during the year, of and exceeding \$300 at one time, | 26 | 154 | 279 | 104 | 430 | | |
| Amount of the same, | \$13,548 00 | \$87,413 86 | \$162,230 00 | \$56,146 00 | \$267,757 00 | | |
| Number of withdrawals during the year, | 304 | 1,508 | 1,791 | 1,673 | 4,667 | | |
| Amount of the same, | \$29,454 74 | \$143,855 36 | \$204,930 31 | \$126,542 16 | \$531,615 13 | | |
| Number of accounts opened during the year, | 194 | 667 | 1,028 | 739 | 1,732 | | |
| Number of accounts closed during the year, | 101 | 389 | 492 | - | 1,085 | | |
| Amount of surplus on hand, | \$1,460 57 | \$27,245 30 | \$10,526 68 | \$1,070 14 | \$89,477 97 | | |
| Public Funds, | 35,986 00 | 145,964 21 | 94,000 00 | 113,100 00 | 450,000 00 | | |
| Loans on public funds, | - | 1,100 00 | 17,800 00 | - | 2,000 00 | | |
| Bank Stock, | 8,701 25 | 2,526 00 | 17,095 33 | 47,096 42 | 75,200 00 | | |
| Loans on bank stock, | 5,500 00 | - | - | - | 1,100 00 | | |
| Deposits in banks, bearing interest, | - | - | 17,000 00 | - | 13,843 36 | | |
| Railroad Bonds, | - | - | - | - | - | | |
| Loans on railroad stock, | - | - | - | - | 16,000 00 | | |

| | | | | | | |
|---|---|---|---|---|---|------------------------------|
| Invested in real estate, | . | . | . | . | . | -\$50,000 00 |
| Loans on mortgage of real estate, | . | . | . | . | . | 1,229,536 96 |
| Loans to county or town, | . | . | . | . | . | 366,555 00 |
| Loans on personal security, | . | . | . | . | . | 103,500 00 |
| Cash on hand, | . | . | . | . | . | 17,215 19 |
| Rate and amount of ordinary Dividends for last year, | . | . | . | . | . | 7 per cent., \$138,670 34 |
| Average annual per cent. of Dividends ending at time of and including last extra, | . | . | . | . | . | - - - |
| Extra Dividend, how often declared, | . | . | . | . | . | No extra. |
| Annual Expenses of the institution, | . | . | . | . | . | \$6,400 20 |

Brighton Five Cents Savings Bank.—Public Funds—United States Bonds, \$35,986. Bank Stock owned—Webster, \$400; Suffolk, 300; City, Boston, 500; Shawmut, 400; Commerce, 300; First National, Boston, 4,150 25; Bank of Brighton, 2,651.
Loans on Bank Stock—On 38 shares Bank of Brighton, \$3,800; 36 First National, Boston, 1,700.

Cambridge Savings Bank.—Public Funds—United States Bonds, \$145,964.21. Loans on Public Funds—United States scrip, \$1,100.
Bank Stock owned—Charles River, \$2,526.

Cambridgeport Savings Bank.—Public Funds—United States Bonds, \$94,000. Loans on Public Funds—On United States Bonds, \$17,800.
Bank Stock owned—Cambridgeport, \$4,175; Eliot, 3,995.33; Webster, 2,525; City, Cambridge, 1,400; First National, Cambridge, 5,000.
Loan on Bank Stock—20 shares Cambridgeport, \$2,000; 14 shares Abington, 1,000.
Deposit in Bank bearing interest—Cambridgeport, \$7,000; First National, Cambridge, 10,000.

East Cambridge Five Cents Savings Bank.—Public Funds—United States Bonds, \$103,100; City of Cambridge, 10,000.
Bank Stock owned—Merchants', \$1,050; Newton, 1,040; Bunker Hill, 1,782 75; Charles River, 2,428 75; Cambridge City, 2,316.05; Lechmere, 3,876.65; Webster, 1,552.50; Faneuil Hall, 2,090; Republic, 2,320.63; Hide and Leather, 7,298; Boston, 1,320; Commerce, 3,283.50; Howard, 6,110; Revere, 5,033.75; Blackstone, 5,593.64.

Warren Institution for Savings.—Public Funds—United States Bonds, \$450,000. Bank Stock owned—Bunker Hill, \$19,000; City, 2,000; Eagle, 6,800; Market, 3,500; Shoe and Leather, 4,900; Massachusetts, 5,500; Traders, 9,500; Third National, 5,000; Maverick, 4,000; Hide and Leather, 15,000.
Loans on Bank Stock—On Bunker Hill, \$1,100.
Deposits in Banks bearing interest—Bunker Hill, \$13,843.36.
Loans on Railroad Stock—Vermont and Massachusetts, \$16,000.

| | CHARLESTOWN. | | CONCORD. | | FRAMINGHAM. | | HOPKINTON. | | HUDSON. | |
|--|--------------------------------------|--|------------------------------------|--|--------------------------|--|-------------------------|--|----------------------|--|
| | Charlestown Five Cents Savings Bank. | | Middlesex Institution for Savings. | | Framingham Savings Bank. | | Hopkinton Savings Bank. | | Hudson Savings Bank. | |
| Number of Depositors, | 5,652 | | 2,903 | | 2,202 | | 329 | | 133* | |
| Amount of Deposits, | \$1,105,953 84 | | \$742,846 62 | | \$535,097 42 | | \$48,217 39 | | \$19,756 00 | |
| Number of Deposits during year preceeding, | 5,808 | | 736 | | 1,308 | | 399 | | 133 | |
| Amount of the same, | \$404,288 98 | | \$89,305 93 | | \$145,590 07 | | \$26,420 27 | | \$21,722 00 | |
| Number of Deposits received during the year, of and exceeding \$300 at one time, | 380 | | 47 | | 137 | | 19 | | 20 | |
| Amount of the same, | \$208,578 00 | | \$22,619 07 | | \$64,505 94 | | \$10,208 00 | | \$12,183 00 | |
| Number of withdrawals during the year, | 1,820 | | 533 | | 727 | | 144 | | 8 | |
| Amount of the same, | \$216,360 08 | | \$68,579 96 | | \$81,895 34 | | \$12,623 41 | | \$1,966 00 | |
| Number of accounts opened during the year, | 1,325 | | 219 | | 379 | | 140 | | 133 | |
| Number of accounts closed during the year, | 441 | | 235 | | 128 | | 20 | | 6 | |
| Amount of surplus on hand, | \$21,219 62 | | \$87,956 02 | | \$16,237 29 | | - | | \$122 34 | |
| Public Funds, | 152,850 00 | | 158,000 00 | | 110,500 00 | | \$8,000 00 | | - | |
| Loans on public funds, | 13,500 00 | | - | | - | | - | | - | |
| Bank Stock, | 233,393 25 | | 255,000 00 | | 106,000 00 | | 6,959 99 | | - | |
| Loans on bank stock, | 9,000 00 | | - | | 5,630 00 | | - | | - | |
| Deposits in banks, bearing interest, | - | | - | | - | | - | | - | |
| Railroad Bonds, | - | | - | | 25,000 00 | | 1,000 00 | | - | |
| Loans on railroad stock, | - | | - | | - | | - | | - | |

| | | | | | | | | | | |
|---|---|---|---|---|-----------------------------|-----------------------------|-----------------------------|--------------------------|-------------|---|
| Invested in real estate, | . | . | . | . | — | — | \$2,450 00 | — | — | — |
| Loans on mortgage of real estate, | . | . | . | . | \$668,229 63 | \$323,396 67 | 266,817 62 | \$10,205 00 | \$11,820 00 | |
| Loans to county or town, | . | . | . | . | — | 66,828 00 | 6,775 00 | 13,900 00 | 3,000 00 | |
| Loans on personal security, | . | . | . | . | 36,700 00 | 30,578 87 | 6,566 00 | 8,300 00 | 3,250 00 | |
| Cash on hand, | . | . | . | . | 13,500 58 | 6,115 26 | 20,350 20 | 332 85 | 1,808 34 | |
| Rate and amount of ordinary Dividends for last year, | . | . | . | . | 6 per cent., \$45,500 00 | 4 per cent., \$26,312 32 | 6 per cent., \$25,831 47 | 5 per cent., \$929 39 | — | — |
| Average annual per cent. of Dividends ending at time of and including last extra, | . | . | . | . | 8 per cent. | 7 $\frac{3}{4}$ per cent. | 7 $\frac{3}{10}$ per cent. | — | — | — |
| Extra Dividend, how often declared, | . | . | . | . | Every 3 years. | Every 5 years. | Every 5 years. | Every 5 years. | — | — |
| Annual Expenses of the institution, | . | . | . | . | \$2,000 00 | \$2,350 00 | \$1,400 00 | \$375 11 | — | — |

Charlestown Five Cents Savings Bank.—Public Funds—United States Bonds, \$152,850.
Loans on Public Funds—On United States Bonds, \$13,500.
Bank Stock owned—Continental, \$44,550; Bunker Hill, 28,048; Republic, 25,559.75; Atlas, 20,900; Railroad, 15,300; Maverick, 12,901.50; Traders', 13,200; Washington, 14,240; First National, Boston, 8,785; Forth, 9,180; Tremont, 9,100; Howard, 6,850; Monument, 6,245; State, 5,900; Market, 4,700; Third National, Boston, 500; First National, Lynn, 2,400; Newton, 1,695; Market, Brighton, 2,700; Brighton, 639.
Middlesex Institution for Savings.—Public Funds—United States Bonds, \$120,900; Rhode Island Bonds, 14,000; Maine do., 19,000; Vermont, 5,000.
Bank Stock owned—Webster, \$15,000; Columbian, 6,700; Commerce, 15,000; Eagle, 15,000; Faneuil Hall, 10,000; Merchants', Boston, 15,000; State, 11,000; Traders', 2,500; City, Boston, 10,000; Hamilton, 2,100; Eliot, 16,700; First National, Boston, 2,800; Hide and Leather, 7,200; North America, 10,000; Shawmut, 6,700; Shoe and Leather, 10,000; Tremont, 10,00; Lowell, 900; Concord, 10,000; Framingham, 500; Revere, 30,000; Howard, 20,000; Second National, Boston, 4,500; Blackstone, 10,000; Boston, 13,300.

Framingham Savings Bank.—Public Funds—United States Bonds, \$108,500; New Hampshire, 2,000.
Bank Stock owned—Commerce, \$15,800; Eliot, 8,900; Framingham, 2,000; First National, 16,500; Hide and Leather, 18,000; Maverick, 4,900; Mt. Vernon, 8,500; Traders', 1,000; Webster, 1,500; Second National, Boston, 3,000; Howard, 13,600; Boston, 3,300; Republic, 9,000.
Loans on Bank Stock—On 50 shares Everett, \$5,000; 6 Framingham, 540; 1 Holliston, 90.
Railroad Bonds—Old Colony and Newport, \$25,000.

Hopkinton Savings Bank.—Public Funds—United States Bonds, \$8,000.
Bank Stock owned—Shawmut, \$4,250.99; Hide and Leather, 1,404; Redemption, 1,305.
Railroad Bonds—Eastern, \$1,000.

* *Hudson Savings Bank*—Commenced business May 1, 1869.

| | LOWELL. | | | | MALDEN. |
|--|-------------------------------|---------------------------------|---------------------------------|--------------------------|--------------|
| | City Institution for Savings. | Lowell Institution for Savings. | Lowell Five Cents Savings Bank. | Mechanics' Savings Bank. | |
| Number of Depositors, | 7,445 | 5,109 | 7,748 | 3,036 | 671 |
| Amount of Deposits, | \$2,470,081 15 | \$1,387,012 34 | \$1,754,530 04 | \$1,164,028 91 | \$105,471 69 |
| Number of Deposits during year preceding, | 6,708 | 4,881 | 8,058 | 3,603 | 2,102 |
| Amount of the same, | \$638,179 82 | \$229,723 00 | \$627,123 07 | \$456,062 83 | \$61,937 00 |
| Number of Deposits received during the year, of and exceeding \$300 at one time, | 363 | 141 | 371 | 392 | 24 |
| Amount of the same, | \$195,189 00 | \$58,509 00 | \$200,271 52 | \$220,395 00 | \$11,593 50 |
| Number of withdrawals during the year, | 3,339 | 1,683 | 3,184 | 1,552 | 256 |
| Amount of the same, | \$452,674 15 | \$179,187 09 | \$376,439 32 | \$216,798 77 | \$42,436 52 |
| Number of accounts opened during the year, | 1,515 | 819 | 1,923 | 936 | 221 |
| Number of accounts closed during the year, | 1,082 | 660 | 1,216 | 466 | 110 |
| Amount of surplus on hand, | \$66,461 11 | \$160,612 64 | \$8,610 75 | \$57,775 83 | \$916 00 |
| Public Funds, | 439,594 00 | 711,000 00 | 376,500 00 | 311,500 00 | 30,000 00 |
| Loans on public funds, | 8,000 00 | 50,050 00 | 14,500 00 | 23,025 00 | - |
| Bank Stock, | 422,053 00 | 6,300 00 | 211,980 00 | 108,750 00 | 2,000 00 |
| Loans on bank stock, | 28,600 00 | 36,600 00 | 6,950 00 | 13,000 00 | - |
| Deposits in banks, bearing interest, | 78,000 00 | 168,000 00 | 75,000 00 | - | - |
| Railroad Bonds, | 50,000 00 | - | 2,000 00 | 25,000 00 | - |
| Loans on railroad stock, | - | - | - | 4,500 00 | - |

| | | | | | | | | | |
|---|---|---|---|--|--|--------------------------|--|-------------------------|---|
| Invested in real estate, | • | • | • | — | \$20,334 06 | — | — | — | — |
| Loans on mortgage of real estate, | • | • | • | \$758,790 00 | 106,950 00 | \$867,400 00 | \$686,806 25 | \$65,490 00 | — |
| Loans to county or town, | • | • | • | 623,100 00 | 445,725 00 | 196,000 00 | 35,000 00 | 4,000 00 | — |
| Loans on personal security, | • | • | • | 127,000 00 | — | 4,000 00 | 12,700 00 | — | — |
| Cash on hand, | • | • | • | 1,405 26 | 2,665 92 | 8,810 79 | 1,523 49 | 3,005 69 | — |
| Rate and amount of ordinary Dividends for last year, | • | • | • | 5 per cent., \$109,461 71 | 4 per cent., \$48,371 75 | 5 per cent., \$74,444 29 | 5 per cent., \$45,219 09 | 6 per cent., \$4,677 49 | — |
| Average annual per cent. of Dividends ending at time of and including last extra, | • | • | • | 7 ⁵ / ₁₀ per cent. | 8 ³ / ₁₀ per cent. | 7 per cent. | 7 ² / ₁₀ per cent. | 6 per cent. | — |
| Extra Dividend, how often declared. | • | • | • | Every 5 years. | Every 5 years. | Every 3 years. | Every 3 years. | Every 5 years. | — |
| Annual Expenses of the institution, | • | • | • | \$5,524 68 | — | \$3,458 26 | \$2,162 18 | \$300 00 | — |

City Institution for Savings, Lowell.—Public Funds—United States Bonds, \$394,594; Maine, 25,000; Rhode Island, 20,000.

Loans on Public Funds—On United States Bonds, \$8,000.

Bank Stock owned—Appleton, \$30,000; Prescott, 20,000; Webster, 10,500; Exchange, 5,000; First National, Boston, 25,000; Pemberton, 5,000; Bay State, 1,875; Eliot, 10,000; Third National, Boston, 10,000; Market, 1,600; Blackstone, 30,000; Boylston, 5,000; Tremont, 20,200; Second National, Boston, 26,500; Bunker Hill, 3,400; North America, 25,000; Railroad, 6,600; Continental, 10,900; Shawmut, 7,000; Hide and Leather, 7,500; Republic, 25,000; Howard, 13,500; Commerce, 25,500; Atlas, 18,000; Revere 50,000; Boston, 17,000; Redemption, 11,978.

Loans on Bank Stock—On 198 shares Appleton, \$16,800; 25 First National, Lowell, 2,000; 100 Merchants', 9,000; 20 Pemberton, 800

Deposits in Banks bearing interest—Wamesit, \$50,000; Appleton, 28,000.

Railroad Bonds—Old Colony and Newport, \$50,000.

Lowell Institution for Savings.—Public Funds—United States Bonds, \$711,000.

Loans on Public Funds—United States Bonds, \$50,050.

Bank Stock owned—Railroad, \$6,300.

Loans on Bank Stock—25 shares Continental, \$2,300; 118 Columbian, 10,600; 36 First National, Lowell, 3,000.

Deposits in Banks bearing interest—Traders', \$30,000; Old Lowell, 43,000; Wamesit, 10,000; First National, Lowell, 30,000; Merchants', 55,000.

Lowell Five Cents Savings Bank.—Public Funds—United States Bonds, \$301,500; Connecticut, 20,000; Rhode Island, 30,000; Maine, 25,000.

Loans on United States Bonds—\$14,500.

Bank Stock owned—Atlas, \$11,460; Blackstone, 16,250; Continental, 10,000; Eliot, 10,000; Hide and Leather, 20,000; Howard, 15,145; Market, 5,000; First National, Boston, 10,610; Revere, 20,000; Webster, 5,000; North America, 6,600; Commerce, 12,430; Republic, 22,500; Tremont, 4,200; Eagle, 11,560; Redemption, 6,000; Bunker Hill, 1,625; Merchants', Lowell, 3,300; Prescott, 5,000; Railroad, 15,300.

Loans on Bank Stock—50 shares Prescott, \$3,350; 40 Appleton, 3,600.

Deposits in Banks bearing interest—Old Lowell, \$25,000; Appleton, 10,000; Prescott, 40,000.

Railroad Bonds—Old Colony and Newport, \$2,000.

Mechanics' Savings Bank, Lowell.—Public Funds—United States Bonds, \$295,500; Rhode Island, 10,000; Massachusetts, 1,000; City of Charlestown, 5,000.

Loans on United States Bonds—\$23,025.

Bank Stock owned—Malden, \$6,800; Commerce, 6,000; Blackstone, 9,900; Webster, 5,000; Mechanics', Boston, 5,000; Revere, 6,400; North America, 3,700; Maverick, 4,400; Merchants', Boston, 1,500; Mt. Vernon, 1,000; City, Boston, 900; First National, Boston, 800; Everett, 4,500; Traders', 800; Railroad, 15,000; Redemption, 9,000; Bay State, 2,250; Pawnors', 2,400; Atlas, 9,300; Republic, 8,300; Eliot, 2,500; Hide and Leather, 2,000; Howard, 1,300.

Railroad Bonds—Old Colony and Newport, \$25,000.

Loans on Railroad Bonds—On \$5,000 Lowell and Lawrence, \$4,500.

Malden Savings Bank.—Public Funds—United States Bonds, \$30,000.

Bank Stock owned—Malden, \$2,000.

| | MARLBOROUGH. | | MEDFORD. | | NATICK. | | NEWTON. | | READING. | |
|--|---------------------------|--|-----------------------|--|---------------------------------|--|------------------------------------|--|-----------------------|--|
| | Marlborough Savings Bank. | | Medford Savings Bank. | | Natick Five Cents Savings Bank. | | Institution for Savings in Newton. | | Reading Savings Bank. | |
| Number of Depositors, | 1,411 | | 329* | | 897 | | 922 | | 110† | |
| Amount of Deposits, | \$371,238 33 | | \$23,457 00 | | \$148,347 52 | | \$140,538 18 | | \$13,917 00 | |
| Number of Deposits during year preceding, | 1,199 | | 646 | | 1,168 | | 1,137 | | - | |
| Amount of the same, | \$146,184 00 | | \$29,424 00 | | \$96,625 42 | | \$66,715 45 | | - | |
| Number of Deposits received during the year, of and exceeding \$300 at one time, . . | 172 | | 22 | | 84 | | 40 | | 17 | |
| Amount of the same, | \$83,885 00 | | \$11,310 00 | | \$48,131 00 | | \$17,470 00 | | \$8,013 00 | |
| Number of withdrawals during the year, . | 599 | | 39 | | 317 | | 523 | | 6 | |
| Amount of the same, | \$75,335 41 | | \$5,967 00 | | \$31,961 72 | | \$51,776 64 | | \$915 00 | |
| Number of accounts opened during the year, | 440 | | 335 | | 370 | | 323 | | 110 | |
| Number of accounts closed during the year, | 207 | | 6 | | 100 | | 215 | | 3 | |
| Amount of surplus on hand, | \$2,481 19 | | \$516 74 | | \$2,604 96 | | \$2,433 42 | | - | |
| Public Funds, | - | | 5,484 37 | | 7,500 00 | | 9,500 00 | | - | |
| Loans on public funds, | - | | - | | - | | 4,200 00 | | \$1,625 00 | |
| Bank Stock, | 100,000 00 | | 2,972 75 | | 518 75 | | 6,805 00 | | 4,340 25 | |
| Loans on bank stock, | - | | - | | - | | - | | - | |
| Deposits in banks, bearing interest, . . | - | | 1 106 62 | | - | | - | | 3,688 00 | |
| Railroad Bonds, | - | | - | | - | | - | | - | |
| Loans on railroad stock, | - | | - | | - | | - | | - | |

| | | | | | | |
|---|--------------------------|----------------|-------------------------|-------------------------|------------|---|
| Invested in real estate, | - | - | - | - | - | - |
| Loans on mortgage of real estate, | \$248,000 00 | \$13,150 00 | \$92,469 00 | \$95,895 00 | \$1,700 00 | |
| Loans to county or town, | 19,000 00 | - | 27,500 00 | 3,125 00 | - | |
| Loans on personal security, | 6,400 00 | - | 23,200 00 | 15,700 00 | 350 00 | |
| Cash on hand, | 219 52 | 624 84 | 291 94 | 7,723 13 | 1,516 84 | |
| Rate and amount of ordinary Dividends for last year, | 7 per cent., \$19,175 62 | - | 6 per cent., \$5,516 08 | 5 per cent., \$5,532 18 | - | |
| Average annual per cent. of Dividends ending at time of and including last extra, | - | - | - | 6¼ per cent. | - | |
| Extra Dividend, how often declared, | No extra. | Every 5 years. | No extra. | Every 5 years. | No extra. | |
| Annual Expenses of the institution, | \$1,300 00 | - | \$400 00 | \$500 00 | - | |

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| <i>Marlborough Savings Bank.</i> —Bank Stock owned—First National, Marlborough, \$100,000. * <i>Medford Savings Bank.</i> —Commenced business in May, 1869. Public Funds—United States Bonds, \$2,984.37; Massachusetts, 2,500. Bank Stock owned—Eliot, \$575; Blackstone, 1,170; Revere, 615; Commerce, 612.75. <i>Natick Five Cents Savings Bank.</i> —Public Funds—United States Bonds, \$7,500. Bank Stock owned—First National, Boston, \$518.75. | <i>Institution for Savings in the Town of Newton.</i> —Public Funds—United States Bonds, \$9,500. Loans on Public Funds—United States Bonds, \$4,200. Bank Stock owned—Newton, \$1,100; First National, Cambridge, 1,000; Brighton, 480; Waltham, 225; Revere, 4,000. † <i>Reading Savings Bank.</i> —Commenced business July 31, 1869. Loans on Public United States Bonds, \$1,625. Bank Stock owned—Hide and Leather, \$4,340.25. Deposits in Banks bearing interest—Blackstone, \$3,688. |
|---|--|

| | STONEHAM. | | WAKEFIELD. | | WALTHAM. | | WOBBURN. | | ATHOL. | |
|--|-----------------------------------|--|-------------------------|--|-----------------------|--|---------------------------------|--|---------------------|--|
| | Stoneham Five Cents Savings Bank. | | Wakefield Savings Bank. | | Waltham Savings Bank. | | Woburn Five Cents Savings Bank. | | Athol Savings Bank. | |
| Number of Depositors, | 763 | | 214* | | 2,592 | | 1,450 | | 1,139 | |
| Amount of Deposits, | \$115,519 17 | | \$16,594 81 | | \$615,250 02 | | \$142,250 66 | | \$203,212 24 | |
| Number of Deposits during year preceding, | 1,149 | | 354 | | 3,590 00 | | 1,453 | | 2,738 | |
| Amount of the same, | \$77,193 12 | | \$17,421 21 | | \$330,833 00 | | \$47,869 13 | | \$111,754 31 | |
| Number of Deposits received during the year, of and exceeding \$300 at one time, | 38 | | 16 | | 223 | | 16 | | 92 | |
| Amount of the same, | \$24,849 57 | | \$8,367 00 | | \$102,680 00 | | \$6,655 88 | | \$47,156 74 | |
| Number of withdrawals during the year, | 338 | | 15 | | 1,330 | | 295 | | 259 | |
| Amount of the same, | \$43,340 34 | | \$826 40 | | \$184,073 70 | | \$30,563 90 | | \$29,271 62 | |
| Number of accounts opened during the year, | 292 | | 214 | | 922 | | 275 | | 486 | |
| Number of accounts closed during the year, | 110 | | 4 | | 247 | | 143 | | 116 | |
| Amount of surplus on hand, | \$6,130 34 | | - | | \$5,266 81 | | \$960 73 | | \$1,943 76 | |
| Public Funds, | 30,700 00 | | - | | 70,000 00 | | 63,000 00 | | 10,000 00 | |
| Loans on public funds, | 950 00 | | - | | - | | 2,500 00 | | 15,600 00 | |
| Bank Stock, | - | | - | | 29,935 00 | | 17,241 00 | | - | |
| Loans on bank stock, | - | | - | | - | | 500 00 | | 6,900 00 | |
| Deposits in banks, bearing interest, | - | | - | | - | | - | | - | |
| Railroad Bonds, | - | | - | | - | | - | | - | |
| Loans on railroad stock, | - | | - | | - | | - | | 20,500 00 | |

| | | | | | | | | |
|--|---|---|---|-------------------------|----------------|--------------------------|-------------------------|-------------------------|
| Invested in real estate, | . | . | . | - | - | - | - | - |
| Loans on mortgage of real estate, | . | . | . | \$71,399 00 | \$8,400 00 | \$453,483 00 | \$6,890 00 | \$72,865 00 |
| Loans to county or town, | . | . | . | - | - | 65,000 00 | - | 23,500 00 |
| Loans on personal security, | . | . | . | 17,833 57 | 4,300 00 | 96,456 95 | 49,600 00 | 52,259 25 |
| Cash on hand, | . | . | . | 3,194 51 | 3,777 92 | 6,720 13 | 3,480 39 | 3,531 75 |
| Rate and amount of ordinary Dividends for last year, | . | . | . | 5 per cent., \$4,541 92 | - | 7 per cent., \$35,460 13 | 5 per cent., \$5,821 09 | 5 per cent., \$6,355 76 |
| Average annual per cent of Dividends ending at time of and including last extra, | . | . | . | 7 per cent. | - | - | 7 per cent. | - |
| Extra Dividend, how often declared, | . | . | . | - | Every 3 years. | No extra. | Every 3 years. | Every 3 years. |
| Annual Expenses of the institution, | . | . | . | \$926 79 | \$117 91 | \$1,000 00 | \$932 38 | \$825 00 |

Stoneham Five Cents Savings Bank.—Public Funds—United States Bonds, \$30,700.
Loan on Public Funds—United States scrip, \$950.

* *Wakefield Savings Bank*—Commenced business June 30, 1869.

Waltham Savings Bank.—Public Funds—United States Bonds, \$70,000.
Bank Stock owned—Revere, \$10,000; Newton, 500; Mount Vernon, 5,000; Waltham, 11,935; Third National, Boston, 2,500.

Woburn Five Cents Savings Bank.—Public Funds—United States Bonds, \$63,000.

Loans on United States Bonds—\$2,500.
Bank Stock owned—Blackstone, \$5,196; Faneuil Hall, 2,090; Webster, 1,050; Hide and Leather, 6,070; Woburn, 2,835.
Loans on Bank Stock—On 5 shares Woburn, \$500.

Athol Savings Bank.—Public Funds—United States Bonds, \$10,000.
Loans on Public Funds—United States Bonds, \$15,600.
Loans on Bank Stock—Miller's River, \$4,900; First National, Barre, 2,000.
Loans on Railroad Stock—Vermont and Massachusetts, \$15,000; New London North-ern, 5,500.

| | CLINTON. | | FITCHBURG. | | GARDNER. | | GRAFTON. | |
|--|-----------------------|--|-------------------------|--|--------------------------------------|--|-----------------------|-------------|
| | Clinton Savings Bank. | | Fitchburg Savings Bank. | | Worcester North Savings Institution. | | Gardner Savings Bank. | |
| Number of Depositors, | 1,249 | | 5,398 | | 698 | | 530 | 111* |
| Amount of Deposits, | \$282,939 79 | | \$1,415,203 66 | | \$172,842 10 | | \$97,819 15 | \$22,414 69 |
| Number of Deposits during year preceding, | 1,480 | | 2,976 | | 1,266 | | 734 | - |
| Amount of the same, | \$128,581 24 | | \$387,147 92 | | \$126,602 29 | | \$89,302 27 | - |
| Number of Deposits received during the year, of and exceeding \$300 at one time, . . . | 85 | | 266 | | 187 | | 86 | 21 |
| Amount of the same, | \$43,155 29 | | \$144,544 56 | | \$96,935 00 | | \$40,806 36 | \$15,722 29 |
| Number of withdrawals during the year, . . | 658 | | 1,617 | | 285 | | 93 | 3 |
| Amount of the same, | \$80,014 62 | | \$226,364 35 | | \$54,562 68 | | \$12,837 37 | \$75 00 |
| Number of accounts opened during the year, | 409 | | 912 | | 627 | | 442 | 112 |
| Number of accounts closed during the year, | 261 | | 619 | | 116 | | 51 | 1 |
| Amount of surplus on hand, | \$13,774 30 | | \$81,714 32 | | - | | - | \$67 48 |
| Public Funds, | 100,000 00 | | 194,000 00 | | \$10,756 25 | | \$8,702 00 | - |
| Loans on public funds, | 10,475 00 | | 40,825 00 | | 3,500 00 | | - | 3,000 00 |
| Bank Stock, | 20,000 00 | | 186,900 00 | | 3,860 00 | | 1,584 00 | - |
| Loans on bank stock, | 8,950 00 | | 3,400 00 | | 4,950 00 | | - | 5,000 00 |
| Deposits in banks, bearing interest, . . . | - | | - | | - | | - | - |
| Railroad Bonds, | - | | 2,700 00 | | - | | - | - |
| Loans on railroad stock, | - | | 13,000 00 | | - | | - | - |

| | | | | | | |
|---|-----------------------------|-----------------------------|----------------------------|-----------------------------|------------|---|
| Invested in real estate, | - | - | - | - | - | - |
| Loans on mortgage of real estate, | \$84,095 00 | \$485,8 76 | \$87,682 39 | \$48,600 00 | \$3,100 00 | |
| Loans to county or town, | 14,000 00 | 228,600 00 | - | 16,200 00 | - | |
| Loans on personal security, | 57,628 00 | 320,825 66 | 60,425 57 | 22,000 00 | 11,144 61 | |
| Cash on hand, | 1,566 09 | 19,909 04 | 3,223 13 | - | 167 31 | |
| Rate and amount of ordinary Dividends for last year, | 5 per cent., \$11,784 74 | 6 per cent., \$74,099 86 | 6 per cent., \$3,609 83 | 5½ per cent., \$1,788 30 | - | - |
| Average annual per cent. of Dividends ending at time of and including last extra, | 6½ per cent. | 6½ per cent. | - | - | - | - |
| Extra Dividend, how often declared, | Every 5 years. | Every 5 years. | No extra. | - | No extra. | |
| Annual Expenses of the institution, | \$1,000 00 | \$2,700 00 | \$600 00 | \$359 83 | - | - |

Clinton Savings Bank.—Public Funds—United States Bonds, \$100,000.

Loan on Public Funds—United States scrip, \$10,475.
Bank Stock owned—First National, Clinton, \$20,000.
Loan on Bank Stock—First National, Clinton, \$8,950.

Fitchburg Savings Bank.—Public Funds—United States Bonds, \$180,000; New Hampshire, 14,000.

Loans on United States Bonds, \$40,825.
Bank Stock owned—Fitchburg, \$12,500; Rollstone, 10,000; Townsend, 500; Webster, 10,000; Revere, 20,000; North, 11,600; Howard, 15,000; Merchants', 20,000; Atlas, 22,800; First National, 16,600; North America, 6,600; Commerce, 15,000; City, Worcester, 10,000; Quinsigamond, 3,000; Boston, 13,300.
Loans on Bank Stock—On 68 shares Fitchburg, \$3,400.

Railroad Bonds—Agricultural Branch, guaranteed by Fitchburg and Worcester, \$2,700.

Loans on Railroad Stock—30 shares Fitchburg and Worcester, \$3,000; 150 Boston, Clinton and Fitchburg, with other collateral, 10,000.

Worcester North Savings Institution, Fitchburg.—Public Funds—United States Bonds, \$10,756 25.

Loans on Public Funds—United States Bonds, \$3,500.
Loans on Bank Stock—Rollstone, \$4,950.

Gardner Savings Bank.—Public Funds—United States Bonds, \$8,702.
Bank Stock owned—First National, Gardner, \$1,584.

Grafton Savings Bank.—Loans on United States Bonds, \$3,000.
Loans on Bank Stock—On 50 shares Hide and Leather, \$5,000.

* Commenced business June 1, 1869.

| | LANCASTER. | | LEICESTER. | | LEOMINSTER. | | MILFORD. | | MILLBURY. | |
|--|-------------------------|--|-------------------------|--|--------------------------|--|-----------------------|--|------------------------|--|
| | Lancaster Savings Bank. | | Leicester Savings Bank. | | Leominster Savings Bank. | | Milford Savings Bank. | | Millbury Savings Bank. | |
| Number of Depositors, | 1,836 | | 94* | | 588 | | 1,645 | | 667 | |
| Amount of Deposits, | \$538,653 06 | | \$16,209 20 | | \$126,623 48 | | \$295,336 66 | | \$176,520 03 | |
| Number of Deposits during year preceding, | 937 | | 134 | | 707 | | 1,471 | | 641 | |
| Amount of the same, | \$105,810 00 | | \$16,915 35 | | \$86,714 43 | | \$92,781 51 | | \$52,266 27 | |
| Number of Deposits received during the year, of and exceeding \$300 at one time; | 107 | | 14 | | 92 | | 50 | | 39 | |
| Amount of the same, | \$52,244 00 | | \$7,813 81 | | \$53,506 00 | | \$21,382 00 | | \$21,094 00 | |
| Number of withdrawals during the year, | 547 | | 7 | | 144 | | 685 | | 274 | |
| Amount of the same, | \$87,505 51 | | \$706 15 | | \$17,461 36 | | \$71,013 16 | | \$29,741 60 | |
| Number of accounts opened during the year, | 298 | | 95 | | 280 | | 389 | | 168 | |
| Number of accounts closed during the year, | 171 | | 1 | | 62 | | 256 | | 100 | |
| Amount of surplus on hand, | \$24,522 71 | | - | | \$2,353 58 | | \$13,402 19 | | - | |
| Public Funds, | 265,000 00 | | - | | 15,189 97 | | 46,100 00 | | \$61,500 00 | |
| Loans on public funds, | 1,200 00 | | \$1,500 00 | | 13,100 00 | | 8,750 00 | | - | |
| Bank Stock, | 61,300 00 | | 765 50 | | 3,095 00 | | 20,400 00 | | 18,800 00 | |
| Loans on bank stock, | 2,000 00 | | - | | 5,000 00 | | 23,980 00 | | - | |
| Deposits in banks, bearing interest, | - | | - | | - | | - | | - | |
| Railroad Bonds, | 10,000 00 | | - | | - | | - | | - | |
| Loans on railroad stock, | - | | - | | - | | - | | - | |

| | | | | | | |
|---|---------------------------|------------|-------------------------|--------------------------|-------------------------|---|
| Invested in real estate, | - | - | - | - | - | - |
| Loans on mortgage of real estate, | \$176,161 84 | \$7,960 00 | \$50,900 00 | \$90,116 00 | \$70,775 00 | |
| Loans to county or town, | 5,000 00 | - | 11,000 00 | 69,000 00 | 20,000 00 | |
| Loans on personal security, | 58,050 00 | 4,500 00 | 25,900 00 | 42,100 00 | - | |
| Cash on hand, | - | 1,543 92 | 4,156 94 | 8,312 85 | 6,249 73 | |
| Rate and amount of ordinary Dividends for last year, | 6½ per cent., \$31,512 18 | - | 6 per cent., \$3,377 87 | 5 per cent., \$13,167 28 | 5 per cent., \$6,822 23 | |
| Average annual per cent. of Dividends ending at time of and including last extra, | - | - | - | 6 per cent. | 7½ per cent. | |
| Extra Dividend, how often declared, | No extra. | - | No extra. | Every 5 years. | Every 5 years. | |
| Annual Expenses of the institution, | \$1,521 75 | - | \$200 00 | \$1,020 00 | \$750 00 | |

| | |
|---|---|
| <i>Lancaster Savings Bank.</i> —Public Funds—United States Bonds, \$265,000. Loans on United States Bonds, \$1,200. Bank Stock owned—Webster, \$5,000; Eliot, 8,300; Howard, 6,700; Second National, Boston, 8,800; Commerce, 5,000; Lancaster, 5,000; City, Lynn, 15,000; Republic, 7,500. Loan on Bank Stock—Lancaster, \$2,000. Railroad Bonds—Old Colony and Newport, \$10,000. | <i>Leicester Savings Bank.</i> —Loans on United States Bonds, \$1,500. Bank Stock owned—Howard, \$765 50. |
| <i>Leominster Savings Bank.</i> —Public Funds—United States Bonds, \$15,189 97. Loans on United States Bonds—\$13,100. Bank Stock owned—Webster, \$2,045; Boston, 1,050. | <i>Loans on Bank Stock</i> —On 50 shares First National, Leominster, \$5,000. <i>Milford Savings Bank.</i> —Public Funds—United States Bonds, \$26,600; Massachusetts, 19,500. Loans on United States Bonds, \$8,750. Bank Stock owned—Milford, \$8,000; Hopkinton, 2,700; Hide and Leather, 6,400; Howard, 2,600; Webster, 700. Loans on Bank Stock—On 231 shares Milford, \$18,980; 50 First National, Worcester, 5,000. <i>Millbury Savings Bank.</i> —Public Funds—United States Bonds, \$61,500. Bank Stock owned—Oxford, \$600; Worcester, 900; Central, 3,600; Citizens', 500; Quinsigamond, 2,400; Millbury, 5,500; Commerce, 1,000; Atlas, 3,000; Boston, 1,300. |

* Commenced business May 27, 1869.

| | NO. BROOKFIELD. | | SOUTHBRIDGE. | | WEBSTER. | | WESTBOROUGH. | | WINCHENDON. | |
|--|------------------------------|--|---------------------------|--|----------------------------------|--|---------------------------|--|--------------------------|--|
| | No. Brookfield Savings Bank. | | Southbridge Savings Bank. | | Webster Five Cents Savings Bank. | | Westborough Savings Bank. | | Winchendon Savings Bank. | |
| Number of Depositors, | 821 | | 1,808 | | 645 | | 105* | | 1,084 | |
| Amount of Deposits, | \$138,090 75 | | \$479,416 84 | | \$53,533 88 | | \$10,109 04 | | \$207,245 55 | |
| Number of Deposits during year preceding, | 690 | | 1,218 | | 1,151 | | 109 | | 649 | |
| Amount of the same, | \$51,220 75 | | \$105,667 80 | | \$53,537 22 | | \$11,229 04 | | \$57,101 62 | |
| Number of Deposits received during the year, of and exceeding \$300 at one time, | 40 | | 77 | | 33 | | 8 | | 43 | |
| Amount of the same, | \$15,685 50 | | \$35,403 54 | | \$15,155 00 | | \$3,500 00 | | \$22,357 66 | |
| Number of withdrawals during the year, | 230 | | 536 | | 128 | | 14 | | 270 | |
| Amount of the same, | \$22,018 71 | | \$63,743 00 | | \$11,959 85 | | \$1,120 00 | | \$34,608 41 | |
| Number of accounts opened during the year, | 241 | | 369 | | 482 | | 109 | | 195 | |
| Number of accounts closed during the year, | 108 | | 178 | | 58 | | 4 | | 103 | |
| Amount of surplus on hand, | \$6,837 32 | | \$12,333 78 | | - | | - | | \$19,444 50 | |
| Public Funds, | 87,900 00 | | 209,000 00 | | - | | - | | 61,500 00 | |
| Loans on public funds, | - | | 47,700 00 | | \$800 00 | | - | | - | |
| Bank Stock, | 1,520 00 | | 37,000 00 | | - | | - | | 20,000 00 | |
| Loans on bank stock, | - | | 10,310 00 | | - | | \$2,500 00 | | - | |
| Deposits in banks, bearing interest, | - | | 7,000 00 | | - | | - | | - | |
| Railroad Bonds, | - | | - | | - | | - | | - | |
| Loans on railroad stock, | - | | - | | - | | - | | 969 90 | |

| | | | | | | |
|---|----------------------------|-----------------------------|---------------------------|------------|----------------------------|---|
| Invested in real estate, | - | - | - | - | - | - |
| Loans on mortgage of real estate, | \$36,467 75 | \$111,800 00 | \$35,650 00 | \$6,650 00 | \$63,547 36 | |
| Loans to county or town, | 4,445 00 | 12,000 00 | 10,000 00 | - | - | |
| Loans on personal security, | 11,450 00 | 55,900 00 | 4,000 00 | - | 59,797 50 | |
| Cash on hand, | 3,047 32 | 1,040 62 | 3,274 87 | 894 71 | 11,673 53 | |
| Rate and amount of ordinary Dividends for last year, | 6 per cent., \$6,165 91 | 5 per cent., \$20,141 91 | 5½ per cent., \$742 34 | - | 5 per cent., \$9,057 44 | |
| Average annual per cent. of Dividends ending at time of and including last extra, | 6 per cent. | 8 per cent. | - | - | 6¾ per cent. | |
| Extra Dividend, how often declared, | Every 5 years. | Every 5 years. | No extra. | No extra. | Every 5 years. | |
| Annual Expenses of the institution, | \$425 00 | \$1,141 83 | \$198 86 | - | \$350 00 | |

North Brookfield Savings Bank.—Public Funds—United States Bonds, \$61,900; Massachusetts, 26,000.

Bank Stock owned—Ware, \$440; Eliot, 1,080.

Southbridge Savings Bank.—Public Funds—United States Bonds, \$164,000; Massachusetts, 35,000; Portland, 10,000.

Loans on United States Bonds, \$47,700.

Bank Stock owned—Blackstone, \$4,000; Boylston, 1,200; City, 1,200; Columbian, 500; New England, 2,200; Redemption, 10,000; Revere, 3,400; Washington, 2,000; Southbridge, 12,500.

Loans on Bank Stock—On 160 shares Southbridge, \$10,310.

Deposits in Banks, bearing interest—Southbridge, \$7,000.

Webster Savings Bank.—Loans on United States Bonds, \$800.

Westborough Savings Bank.—Loans on Bank Stock—On Westborough, \$2,500.

Winchendon Savings Bank.—Public Funds—United States Bonds, \$61,500.

Bank Stock owned—First National, Winchendon, \$5,000; First National, Boston, 1,600; Mechanics', Boston, 3,400; Rollstone, 9,000; Fitchburg, 1,000.

Railroad Bonds—Cheshire, \$969.90.

* Commenced business May 1, 1869.

| WORCESTER. | | | | |
|--|------------------------|--|------------------------------------|------------------------------------|
| | People's Savings Bank. | Worcester Co. Institution for Savings. | Worcester Mechanics' Savings Bank. | Worcester Five Cents Savings Bank. |
| Number of Depositors, | 5,445 | 13,625 | 4,738 | 4,345 |
| Amount of Deposits, | \$1,619,424 90 | \$3,842,099 15 | \$1,609,682 88 | \$610,109 62 |
| Number of Deposits during the year preceding, | 8,604 | 8,192 | 3,594 | 4,116 |
| Amount of the same, | \$904,304 96 | \$635,225 29 | \$440,068 85 | \$227,303 59 |
| Number of Deposits received during the year, of and exceeding \$300 at one time, | 781 | 459 | 431 | 163 |
| Amount of the same, | \$399,883 13 | \$211,378 00 | \$224,179 61 | \$102,079 88 |
| Number of withdrawals during the year, | 3,343 | 5,764 | 2,582 | 665 |
| Amount of the same, | \$477,215 80 | \$674,802 07 | \$314,998 16 | \$108,959 97 |
| Number of accounts opened during the year, | 2,567 | 1,959 | 1,076 | 1,007 |
| Number of accounts closed during the year, | 1,027 | 1,854 | 753 | 488 |
| Amount of surplus on hand, | - | \$19,255 61 | \$33,833 42 | \$6,812 70 |
| Public Funds, | \$433,500 00 | 969,800 00 | 300,200 00 | 126,000 00 |
| Loans on public funds, | 29,100 00 | 42,100 00 | 37,731 00 | 9,800 00 |
| Bank Stock, | 135,860 75 | 681,500 00 | 138,377 06 | 100,600 00 |
| Loans on bank stock, | 11,350 00 | 17,745 00 | 8,590 00 | 10,000 00 |
| Deposits in banks, bearing interest, | 15,280 35 | 21,623 00 | - | 14,114 49 |
| Railroad Bonds, | - | - | - | - |
| Loans on railroad stock, | 900 00 | 2,800 00 | 20,000 00 | - |

| | | | | |
|---|------------------------------|-------------------------------|------------------------------|------------------------------|
| Invested in real estate, | \$65,000 00 | - | - | - |
| Loans on mortgage of real estate, | 835,456 00 | \$1,684,212 00 | \$992,281 50 | \$212,925 00 |
| Loans to county or town, | 20,500 00 | 393,400 00 | 12,200 00 | 134,500 00 |
| Loans on personal security, | 127,550 00 | 155,709 92 | 116,186 82 | 5,000 00 |
| Cash on hand, | 6,064 76 | 5,047 79 | 17,221 20 | 3,982 83 |
| Rate and amount of ordinary Dividends for last year, | 6½ per cent., \$78,052 86 | 6½ per cent., \$223,315 80 | 6½ per cent., \$87,466 53 | 6½ per cent., \$29,761 42 |
| Average annual per cent. of Dividends ending at time of and including last extra, | - | 8 per cent. | - | 8¾ per cent. |
| Extra Dividend, how often declared, | No extra. | Every 5 years. | No extra. | Every 5 years. |
| Annual expenses of the institution, | \$4,572 59 | \$9,368 42 | \$4,500 00 | \$1,709 65 |

field, 20,000; and in the city of Worcester: Central, 27,500; Citizens', 24,800; City, 25,000; Mechanics', 13,300; Quinsigamond, 18,000; Worcester, 63,600.
Loans on Bank Stock—On 67 shares First National, Worcester, \$6,100; 6 Leicester, 550; 60 Tremont, 5,000; 15 Central, 1,500; 34 Worcester, 3,000; 5 Mechanics', 425; 6 City and 6 Boston and Albany Railroad, 1,170.
Deposits in Banks bearing interest—Worcester, \$21,623.
Loans on Railroad Stock—On 32 shares Worcester and Nashua Railroad, \$2,800.
Worcester Mechanics' Savings Bank.—Public Funds—United States Bonds, \$249,200; Worcester, 39,000; Westborough, 12,000.
Loans on Public Funds—United States Bonds. \$31,431; on City Bonds, 6,300.
Bank Stock owned—Commerce, \$12,447.50; Boston, 11,459.37; North, 7,418.75; Revere, 20,000; City, Worcester, 18,000; Mechanics', Worcester, 31,224.69; Central, 6,647.50; Worcester, 7,542; Quinsigamond, 1,032.50; Grafton, 9,320; Southbridge, 3,780; Worcester County, Blackstone, 500; Traders', 5,568.75; Suffolk, 3,435.
Loans on Bank Stock—58 shares Mechanics', \$5,100; 5 City, 400; 5 First National, 400; 24 Grafton, 2,160; 2 Leicester, 2 Mechanics', 2 Quinsigamond, 1 City, 530.
Loans on Railroad Stock—Fitchburg and Worcester, \$20,000.
Worcester Five Cents Savings Bank.—Public Funds—United States Bonds, \$113,000; Massachusetts, 8,000; New Hampshire, 5,000.
Loan on Public Funds—United States Bonds, \$9,900.
Bank Stock owned—City, Worcester, \$8,000; Central, 7,000; Mechanics, Worcester, 4,800; Worcester, 1,300; Millbury, 8,000; Northborough, 3,000; Leicester, 3,000; Grafton, 5,000; First National, Boston, 6,700; Hide and Leather, 7,500; Eliot, 5,000; Merchants', Boston, 5,000; Webster, 5,000; Quinsigamond, 10,000; Atlas, 5,000; Howard, 4,300; Commerce, Boston, 5,000; Traders', 5,000; State, 2,000.
Loans on Bank Stocks—100 shares City, Worcester. \$10,000.
Deposits in Banks bearing interest—Quinsigamond, \$14,114.49.

People's Savings Bank.—Public Funds—United States Bonds, \$366,500; New York, 20,000; Connecticut, 6,000; Worcester, 23,000; Springfield, 2,000; Burlington, 16,000.
Loan on Public Funds—United States Bonds, \$29,100.
Bank Stock owned—Market, \$4,169; Columbian, 3,409; Atlas, 1,651.25; Webster, 2,373; Redemption, 8,812.50; North America, 4,195; Union, 965.50; Maverick, 1,032.50; Washington, 2,195.25; Tremont, 2,966.25; New England, 1,901.25; Eagle, 5,850; State, 5,040; Mechanics', 1,671.25; Hamilton, 2,789; Traders', 1,293.50; City, 1,155; Commerce, 14,631.25; Globe, 11,408.75; Shawmut, 4,753; Merchants', 5,622.50; North, 10,147; Blackstone, 6,822; Revere, 6,187.50; City, Worcester, 10,917.50; Central, 3,792; Quinsigamond, 2,400; Worcester, 2,680.
Loans on Bank Stock—On 19 shares Worcester, \$1,800; 91 shares First National, Worcester, 9,100; 5 Millbury, 450.
Deposits in Banks bearing interest—Central, \$15,280 35.
Loans on Railroad Stock—On 10 shares Norwich and Worcester, \$900.

Worcester County Institution for Savings.—Public Funds—United States Bonds, \$684,000; Massachusetts, 132,000; Connecticut, 2,800; New Hampshire, 33,000; Rhode Island, 77,000; Maine, 20,000; Vermont, 21,000.
Loans on \$33,700 United States Bonds, \$31,200; on \$1,000 United States Bonds on 20 shares Tremont Bank, \$3,000; on \$8,000 Worcester Bonds, \$7,900.
Bank Stock owned—Atlantic, \$5,400; Atlas, 37,500; Blackstone, 11,500; Columbian, 5,000; Continental, 6,000; Globe, 1,500; Hamilton, 15,000; Howard, 15,000; Massachusetts, 10,000; Merchants', 15,000; Market, 5,000; Commerce, 22,800; North America, 5,000; City, 20,800; Exchange, 2,900; Eagle, 8,800; Union, 4,100; Webster, 30,000; New England, 18,300; North, 4,700; Old Boston, 2,200; First National, 25,000; Second National, 35,200; State, 11,300; Shoe and Leather, 1,200; Tremont, 5,500; Washington, 19,000; Redemption, 5,000; Freeman's, 10,400; Shawmut, 13,300; Revere, 18,000; Hide and Leather, 30,000; Revere, 50,000; all of Boston: Blackstone, Uxbridge, 1,000; Fitchburg, 5,100; Grafton, 4,500; Leicester, 5,500; Lancaster, 2,000; Millbury, 8,000; Oxford, 4,800; Southbridge, 3,000; Third National, Spring-

| | AMHERST. | | NORTHAMPTON. | | WARE. | CHICOPEE. | |
|--|-----------------------|--------------------------------------|-------------------------|--------------------|------------------------|-----------|--|
| | Amherst Savings Bank. | Northampton Institution for Savings. | Hampshire Savings Bank. | Ware Savings Bank. | Chicopee Savings Bank. | | |
| Number of Depositors, | 946 | 3,726 | 213* | 2,978 | 916 | | |
| Amount of Deposits, | \$118,636 30 | \$1,108,722 49 | \$54,727 00 | \$960,313 93 | \$267,538 73 | | |
| Number of Deposits during year preceding, | 1,048 | 3,595 | 275 | 2,185 | 1,116 | | |
| Amount of the same, | \$70,166 64 | \$361,225 18 | \$58,040 00 | \$255,690 32 | \$118,642 32 | | |
| Number of Deposits received during the year, of and exceeding \$300 at one time, | 71 | 320 | 65 | 221 | 74 | | |
| Amount of the same, | \$35,964 30 | \$156,480 89 | \$41,093 00 | \$115,179 95 | \$39,584 00 | | |
| Number of withdrawals during the year, | 291 | 1,865 | 18 | 1,107 | 599 | | |
| Amount of the same, | \$20,507 86 | \$225,520 15 | \$3,313 00 | \$158,367 37 | \$66,545 11 | | |
| Number of accounts opened during the year, | 390 | 1,059 | 221 | 768 | 261 | | |
| Number of accounts closed during the year, | 103 | 558 | 8 | 488 | 188 | | |
| Amount of surplus on hand, | \$1,816 56 | \$15,852 71 | \$401 76 | \$18,431 15 | - | | |
| Public Funds, | 8,100 00 | 492,000 00 | - | 414,000 00 | \$30,000 00 | | |
| Loans on public funds, | 8,300 00 | 41,920 00 | 7,800 00 | 9,736 00 | 21,075 00 | | |
| Bank Stock, | 1,000 00 | 37,300 00 | 2,200 00 | 166,800 00 | 9,200 00 | | |
| Loans on bank stock, | 1,500 00 | 46,520 00 | 15,700 00 | 7,850 00 | 9,625 00 | | |
| Deposits in banks, bearing interest, | - | - | - | - | - | | |
| Railroad Bonds, | 5,500 00 | - | - | - | - | | |
| Loans on railroad stock, | - | - | - | - | 665 00 | | |

| | | | | | |
|---|-------------------------|--|-------------|--------------------------|--|
| Invested in real estate, | - | - | - | - | - |
| Loans on mortgage of real estate, | \$50,625 00 | \$324,461 60 | \$10,200 00 | \$168,400 00 | \$144,601 04 |
| Loans to county or town, | 10,000 00 | 13,500 00 | - | 76,500 00 | 5,000 00 |
| Loans on personal security, | 32,425 00 | 124,670 00 | 9,600 00 | 148,777 00 | 44,520 00 |
| Cash on hand, | 2,519 53 | 44,203 60 | 9,511 51 | 17,308 26 | 2,604 15 |
| Rate and amount of ordinary Dividends for last year, | 6 per cent., \$3,867 18 | 6 per cent., \$57,304 89 | - | 6 per cent., \$48,336 67 | 6 per cent., \$12,569 14 |
| Average annual per cent. of Dividends ending at time of and including last extra, | - | 6 ² / ₁₀ per cent. | - | 7 per cent. | 7 ³ / ₁₀ per cent. |
| Extra Dividend, how often declared, | Every 5 years. | Every 5 years. | - | Every 5 years. | None hereafter. |
| Annual Expenses of the institution, | \$709 46 | \$3,300 00 | - | \$2,800 00 | \$1,100 00 |

| | |
|--|--|
| <i>Amherst Savings Bank.</i> —Public Funds—United States Bonds, \$8,100. Loans on United States Bonds, \$8,100; Amherst Bonds, 200. Bank Stock owned—First National, Easthampton, \$1,000. Loans on Bank Stock—On 16 shares First National, Amherst, \$1,500. Railroad Bonds—Vermont and Massachusetts, \$4,000; New London Northern, 1,500. | <i>Northampton Institution for Savings.</i> —Public Funds—United States Bonds, \$492,000. Loan on Public Funds—On \$46,700 United States Bonds, \$41,920. Bank Stock owned—First National, Boston, \$3,000; North America, 2,700; Webster, 2,000; Washington, 2,000; Merchants', Boston, 2,000; Second National, Boston, 3,400; Traders', 2,000; Exchange, 1,000; State, 1,700; Atlantic, 1,000; Bank of Commerce, 2,000; City, Worcester, 4,000; Northampton, 1,000; First National, Northampton, 1,600; Boston, 5,300; Shawmut, 2,600. Loans on Bank Stock—On 46 shares First, of Northampton, 9 Hadley Falls and 10 City, Worcester, \$5,870; 20 Third, Springfield, 1,500; 7 City, Worcester, 700; 13 Exchange, 900; 66 First, Easthampton, 5,800; 80 Hampshire County, 7,250; 20 Northampton, 1,900; 10 Mechanics', 18 First, Northampton, and 16 Northampton, 4,000; 48 First, Northampton, 20 Northampton, \$6,300 United States Bonds and other collateral, 18,600. |
| <i>Hampshire Savings Bank.</i> —Loans on United States Bonds, \$7,800. Bank Stock owned—First National, Easthampton, \$2,200. | <i>Chicopee Savings Bank.</i> —Public Funds—United States Bonds, \$30,000. Loan on Public Funds—United States Bonds, \$21,075. Bank Stock owned—First National, Chicopee, 42 shares, \$4,200; 50 Third National, Springfield, 5,000. Loans on Bank Stock—On 12 shares First National, Chicopee, \$1,225; 4 First National, Springfield, 400; 60 Third National, Springfield, 6,000; 20 Hampshire County, 2,000. Loans on Railroad Stock—On 9 shares Connecticut River, \$665. |

* Commenced business in May, 1869.

| | HOLYOKE. | | SPRINGFIELD. | | | WESTFIELD. | |
|--|-----------------------|--------------|-----------------------|--------------------------------------|--------------------------------------|-------------------------|--|
| | Holyoke Savings Bank. | | Hampden Savings Bank. | Springfield Institution for Savings. | Springfield Five Cents Savings Bank. | Westfield Savings Bank. | |
| Number of Depositors, | 1,353 | 1,697 | 9,768 | 4,248 | 1,557 | | |
| Amount of Deposits, | \$307,465 39 | \$600,326 96 | \$3,355,264 77 | \$759,798 42 | \$370,066 15 | | |
| Number of Deposits during year preceding, | 2,671 | 1,559 | 10,944 | 3,685 | 1,594 | | |
| Amount of the same, | \$211,560 32 | \$218,562 67 | \$1,387,137 16 | \$320,985 57 | \$197,408 41 | | |
| Number of Deposits received during the year, of and exceeding \$300 at one time, . . | 146 | 202 | 1,077 | 238 | 170 | | |
| Amount of the same, | \$76,154 00 | \$109,087 00 | \$707,318 01 | \$131,019 34 | \$95,773 68 | | |
| Number of withdrawals during the year, . | 1,156 | 901 | 6,539 | 1,894 | 819 | | |
| Amount of the same, | \$126,155 53 | \$148,538 92 | \$898,232 32 | \$192,877 36 | \$101,443 92 | | |
| Number of accounts opened during the year, | 678 | 551 | 3,249 | 969 | 472 | | |
| Number of accounts closed during the year, | 351 | 281 | 1,757 | 662 | 241 | | |
| Amount of surplus on hand, | \$7,596 10 | \$10,243 32 | \$25,145 04 | \$20,391 70 | \$1,261 21 | | |
| Public Funds, | 26,000 00 | 108,000 00 | 1,127,156 00 | 230,000 00 | 145,200 00 | | |
| Loans on public funds, | 9,465 00 | 7,238 74 | 175,550 00 | 21,465 00 | 32,070 00 | | |
| Bank Stock, | 12,680 50 | 107,192 50 | 300,100 00 | 41,600 00 | 9,000 00 | | |
| Loans on bank stock, | 1,000 00 | 32,400 00 | 80,100 00 | 500 00 | 11,000 00 | | |
| Deposits in banks, bearing interest, . . | - | - | - | - | - | | |
| Railroad Bonds, | - | 5,000 00 | - | - | - | | |
| Loans on railroad stock, | - | - | - | - | - | | |

| | | | | | |
|---|------------------------------|-----------------------------|------------------------------|-----------------------------|-----------------------------|
| Invested in real estate, | - | - | \$99,054 88 | - | - |
| Loans on mortgage of real estate, | \$178,828 00 | \$305,300 00 | 1,429,080 00 | \$469,725 00 | \$83,281 73 |
| Loans to county or town, | 19,500 00 | - | 137,500 00 | 3,000 00 | 6,000 00 |
| Loans on personal security, | 68,754 00 | 57,885 00 | 17,200 00 | - | 79,025 00 |
| Cash on hand, | 7,324 46 | - | 14,668 93 | 13,900 12 | 2,543 78 |
| Rate and amount of ordinary Dividends for last year, | 6½ per cent., \$14,074 53 | 6 per cent., \$30,814 42 | 7 per cent., \$186,526 48 | 7 per cent., \$43,278 84 | 6 per cent., \$16,921 73 |
| Average annual per cent. of Dividends ending at time of and including last extra, | 7 per cent. | 8½ per cent. | 5½ per cent. | - | 8½ per cent. |
| Extra Dividend, how often declared, | No rule. | Every 3 years. | No rule. | No extra. | Every 5 years. |
| Annual Expenses of the institution, | \$997 38 | \$1,700 00 | \$8,284 21 | \$1,445 60 | \$1,046 31 |

Holyoke Savings Bank—Public Funds—United States Bonds, \$20,000.

Loan on Public Funds—United States Bonds, \$9,465.

Bank Stock owned—Hadley Falls, \$1,771; Agawam, 2,370.50; John Hancock, 1,442; Third National, Springfield, 6 685; Westfield, 412.

Loans on Bank Stock—On 10 shares First National, Easthampton, \$1,000.

Hampden Savings Bank—Public Funds—United States Bonds, \$98,000; Massachusetts, 5,000; Connecticut, 5,000.

Loan on Public Funds—On United States Bonds, \$7,238 74.

Bank Stock owned—Monson, \$1,000; Hadley Falls, 3,432; First National, Chicopee, 2,130; First National, Boston, 8,300; Revere, 20,000; Webster, 4,292; Merchants, 14,302.50; Commerce, 9,312; Agawam, 27,324; Tremont, 600; Hide and Leather, 7,500; Republic, 9,000.

Loans on Bank Stock—17 Agawam and 5 Hadley Falls, \$2,000; 84 Third National, 8,400; 65 Pynchon, 6,500; 10 Agawam, 650; 20 Chicopee, 1,650; 30 Machinists', Taunton, and 20 First, Springfield, 5,000; 12 Second and 20 First, Springfield, 3,200; 19 First, Springfield, and 31 Pynchon, 5,000.

Railroad Bonds—Old Colony and Newport, \$5,000.

Springfield Institution for Savings.—Public Funds—United States Bonds, \$996,650; Massachusetts, 7,500; Maine, 7,742.50; New Hampshire, 20,725; Connecticut, 27,542.50; New York, 9,850; Hartford, 4,000; Springfield, 53,146.

Loans on Public Funds—On \$189,550 United States Bonds, 174,650; on \$1,000 City of Springfield, 900.

Bank Stock owned—First National, \$10,000; Second National, 17,600; Chicopee, 18,000; Pynchon, 8,300; Agawam, 11,200; John Hancock, 5,000—all of Springfield; Hadley Falls, 2,600; Hampshire County, 2,000; First, Chicopee, 8,500; State, 7,200;

Shawmut, 10,000; Hamilton, 10,000; North, 5,800; City, Boston, 10,000; Tremont, 12,000; Atlantic, 4,000; North America, 13,300; Old Boston, 1,000; Second, Boston, 17,700; Commerce, 10,000; Exchange, 2,000; Atlas, 22,500; Howard, 13,300; Washington, 3,000; Eliot, 5,000; Eagle, 5,000; Blackstone, 15,000; Columbian, 6,600; Webster, 7,500; Union, 2,900; Revere, 15,000; First, Boston, 5,000; Freeman's, 8,000; Suffolk, 5,100.

Loans on Bank Stock—On 260 shares Third National, Springfield, \$25,600; 116 First, Springfield, 10,500; 49 Second, Springfield, 4,900; 80 Chicopee, 2,400; 15 Pynchon, 1,500; 37 Agawam, 3,700; 70 John Hancock, 7,000; 30 Mount Vernon, 3,000; 15 First, Easthampton, 1,400, 10 First, Amherst, 800; 18 First, Easthampton, and 23 First, Northampton, 4,100; 20 Chicopee and 35 Pynchon, 5,400; 28 Chicopee and 15 Second, Springfield, 4,100; 7 Chicopee and 10 First, Springfield, 1,700; 10 Second and 30 First, Springfield, 4,000.

Springfield Five Cents Savings Bank.—Public Funds—United States Bonds, \$230,000.

Loans on Public Funds—On United States Bonds, \$21,465.

Bank Stock owned—City, Worcester, \$5,600; Ware, 6,000; Chicopee, 4,500; Second National, Springfield, 4,000; Pynchon, 5,500; Hadley Falls, 1,500; Monson, 1,000; First National, Chicopee, 1,000; John Hancock, 5,000; Agawam, 7,500.

Loans on Bank Stock—On 10 shares Pynchon, \$500.

Westfield Savings Bank.—Public Funds—United States Bonds, \$145,200.

Loan on Public Funds—On United States Bonds, \$32,070.

Bank Stock owned—First National, Westfield, \$5,800; Hampden, 200; Hampshire County, 3,000.

Loan on Bank Stock—First National, Westfield, \$10,000; Hampden, 1,000.

| | GREENFIELD. | | SHELBURNE | | GT. BARRINGTON. | | ADAMS. | |
|--|-------------------------------|--------------------------|--|--|--------------------------------|--|---------------------------|--|
| | Franklin County Savings Bank. | Greenfield Savings Bank. | Shelburne Falls Five Cents Savings Bank. | | Great Barrington Savings Bank. | | North Adams Savings Bank. | |
| Number of Depositors, | 5,175 | 398* | 2,030 | | 287† | | 1,149 | |
| Amount of Deposits, | \$1,593,141 37 | \$114,168 03 | \$387,920 55 | | \$37,923 75 | | \$346,553 38 | |
| Number of Deposits during year preceding, | 3,634 | - | 1,704 | | - | | 1,925 | |
| Amount of the same, | \$429,135 13 | - | \$127,635 05 | | - | | \$162,836 51 | |
| Number of Deposits received during the year, of and exceeding \$300 at one time, | 419 | 113 | 116 | | 40 | | 117 | |
| Amount of the same, | \$227,168 94 | \$72,542 00 | \$61,922 61 | | \$18,361 71 | | \$59,445 78 | |
| Number of withdrawals during the year, | 1,969 | 44 | 946 | | 9 | | 741 | |
| Amount of the same, | \$211,743 70 | \$8,655 00 | \$107,496 59 | | \$1,027 00 | | \$87,668 20 | |
| Number of accounts opened during the year, | 1,080 | 423 | 452 | | 287 | | 570 | |
| Number of accounts closed during the year, | 593 | 25 | 266 | | 4 | | 280 | |
| Amount of surplus on hand, | \$68,198 97 | \$865 00 | \$8,780 94 | | - | | \$9,883 05 | |
| Public Funds, | 685,300 00 | - | 84,600 00 | | - | | 23,450 00 | |
| Loans on public funds, | 84,700 00 | 950 00 | 500 00 | | \$1,500 00 | | 10,800 00 | |
| Bank Stock, | 57,900 00 | 20,455 00 | 22,900 00 | | - | | 6,400 00 | |
| Loans on bank stock, | 56,250 00 | - | 9,500 00 | | - | | 1,500 00 | |
| Deposits in banks, bearing interest, | 16,396 19 | - | - | | - | | 795 24 | |
| Railroad Bonds, | 15,000 00 | 9,600 00 | - | | - | | - | |
| Loans on railroad stock, | - | - | - | | - | | - | |

| | | | | | |
|---|--------------------------|-------------|--------------------------|----------------|--------------------------|
| Invested in real estate, | - | - | - | - | - |
| Loans on mortgage of real estate, | \$330,725 00 | \$29,450 00 | \$169,208 50 | \$13,600 00 | \$78,860 00 |
| Loans to county or town, | 71,825 00 | 30,000 00 | - | 4,000 00 | 60,078 79 |
| Loans on personal security, | 343,169 62 | 12,055 00 | 107,309 17 | 12,275 00 | 159,750 00 |
| Cash on hand, | 74 53 | 12,523 03 | 2,683 82 | 5,393 54 | 802 40 |
| Rate and amount of ordinary Dividends for last year, | 6 per cent., \$78,696 20 | - | 6 per cent., \$20,884 51 | - | 6 per cent., \$15,887 79 |
| Average annual per cent. of Dividends ending at time of and including last extra, | 8 per cent. | - | 6 per cent. | - | - |
| Extra Dividend, how often declared, | Every 5 years. | - | No rule. | Every 5 years. | No extra. |
| Annual Expenses of the institution, | \$3,083 91 | - | \$1,100 00 | \$129 01 | \$1,954 83 |

Franklin Savings Bank.—Public Funds—United States Bonds, \$518,300; Maine, 25,000; New Hampshire, 40,000; Boston, 10,000; Cambridge, 50,000; Salem, 10,000; Portland, 32,000.
Loans on Public Funds—On \$93,750 United States Bonds, \$84,200; \$500 Vermont, \$500.
Bank Stock owned—Commerce, \$20,400; Faneuil Hall, 500; Revere, 16,600; North America, 8,700; Traders', 1,500; Webster, 10,200.
Loans on Bank Stock—300 shares Easthampton, \$25,000; 5 Northampton, 450; 10 Mechanics', Worcester, 3 Second, Boston, and 10 Connecticut River Railroad, 2,000; 140 First, Greenfield, 12,500; 4 Franklin County, 300; 39 Shelburne Falls, and \$700 United States Bonds, 4,000; 55 Hampshire, 5,000; 80 First, Amherst, 7,000.
Deposits in Banks bearing interest—First National, Greenfield, \$16,396.19.
Railroad Bonds—Eastern, \$15,000.
Greenfield Savings Bank.—Public Funds—Loans on United States Bonds, \$950.
Bank Stock owned—Redemption, \$12,503; Commerce, 728; Continental, 4,464; Elliot, 2,120; Franklin County, 640.

* Commenced business April 1, 1869.

Railroad Bonds—Eastern, \$9,600.
Shelburne Falls Five Cents Savings Bank.—Public Funds—United States Bonds, \$84,600.
Loans on United States Bonds, \$500.
Bank Stock owned—Shelburne Falls, \$5,700; Conway, 17,200.
Loans on Bank Stock—Shelburne Falls, \$1,500; First, Northampton, 8,000.
Great Barrington Savings Bank.—Public Funds—Loans on United States Bonds, \$1,500.
North Adams Savings Bank.—Public Funds—United States Bonds, \$23,450.
Loan on Public Funds—United States Bonds, \$10,800.
Bank Stock owned—Adams, \$5,000; Lee, 1,400
Loans on Bank Stock—On 15 shares Pittsfield, \$600; 9 Adams, 900.
Deposits in Banks, bearing interest—Adams, \$795 24.

† Commenced business June 1, 1869.

| | ADAMS. | | LEE. | | PITTSFIELD. | | CANTON. | | COHASSET. | |
|--|---------------------------|--|-------------------|--|--------------------------------|--|---------------------------------|--|------------------------|--|
| | South Adams Savings Bank. | | Lee Savings Bank. | | Berkshire County Savings Bank. | | Canton Institution for Savings. | | Cohasset Savings Bank. | |
| Number of Depositors, | 127* | | 1,060 | | 3,332 | | 746 | | 720 | |
| Amount of Deposits, | \$21,741 70 | | \$253,210 69 | | \$958,285 42 | | \$157,445 01 | | \$219,983 61 | |
| Number of Deposits during year preceding, | 130 | | 1,000 | | 3,754 | | 534 | | 366 | |
| Amount of the same, | \$21,956 70 | | \$99,415 53 | | \$371,302 31 | | \$37,104 00 | | \$41,605 00 | |
| Number of Deposits received during the year, of and exceeding \$300 at one time, | 20 | | 78 | | 307 | | 21 | | 25 | |
| Amount of the same, | \$10,422 85 | | \$45,418 40 | | \$164,692 00 | | \$8,486 00 | | \$11,776 00 | |
| Number of withdrawals during the year, | 5 | | 515 | | 1,817 | | 217 | | 254 | |
| Amount of the same, | \$215 00 | | \$69,579 10 | | \$218,321 81 | | \$22,148 91 | | \$25,752 50 | |
| Number of accounts opened during the year, | 130 | | 299 | | 1,037 | | 175 | | 107 | |
| Number of accounts closed during the year, | 3 | | 193 | | 568 | | 87 | | 72 | |
| Amount of surplus on hand, | \$79 82 | | \$1,741 19 | | \$40,641 12 | | \$8,977 62 | | \$6,608 86 | |
| Public Funds, | - | | 135,000 00 | | 323,000 00 | | 45,000 00 | | 77,000 00 | |
| Loans on public funds, | - | | 100 00 | | 10,000 00 | | 420 00 | | - | |
| Bank Stock, | 2,360 00 | | 8,980 00 | | 95,220 00 | | 8,900 00 | | 39,400 00 | |
| Loans on bank stock, | 5,000 00 | | 1,460 00 | | 12,000 00 | | 2,500 00 | | - | |
| Deposits in banks, bearing interest, | 8,989 02 | | - | | - | | - | | - | |
| Railroad Bonds, | - | | - | | - | | - | | - | |
| Loans on railroad stock, | - | | - | | - | | - | | - | |

| | | | | | |
|---|---|------------|--------------------------|--------------------------|----------------------------|
| Invested in real estate, | - | - | - | - | - |
| Loans on mortgage of real estate, | - | - | \$77,023 00 | \$235,090 48 | \$73,345 00 |
| Loans to county or town, | - | - | 10,000 00 | 119,500 00 | 6,000 00 |
| Loans on personal security, | - | \$5,000 00 | 12,650 00 | 174,856 38 | 30,680 00 |
| Cash on hand, | - | 472 50 | 9,238 88 | 26,753 13 | 628 27 |
| Rate and amount of ordinary Dividends for last year, | - | - | 6 per cent., \$11,990 39 | 6 per cent., \$44,319 07 | 5½ per cent., \$7,583 08 |
| Average annual per cent. of Dividends ending at time of and including last extra, | - | - | 6½ per cent. | 7 per cent. | 6 per cent., \$11,379 09 |
| Extra Dividend, how often declared, | - | - | Every 5 years. | Every 5 years. | 7 per cent. Every 5 years. |
| Annual Expenses of the institution, | - | \$195 79 | \$750 00 | \$4,452 00 | \$405 76 |
| | | | | | \$943 31 |

South Adams Savings Bank.—Bank Stock owned—First National, Adams, \$2,360.
Loans on Bank Stock—First National, Adams, \$5,000.
Deposits in Banks, bearing interest—First, Adams, \$8,989.02.

Lee Savings Bank.—Public Funds—United States Bonds, \$125,500.
Loans on United States Bonds, \$100.
Bank Stock owned—Lee, \$4,480; Adams, 4,500.
Loans on Bank Stock—Lee, \$1,460.

Berkshire County Savings Bank.—Public Funds—United States Bonds, \$318,000; Connecticut, 5,000.
Loans on United States Bonds, \$10,000.
Bank Stock owned—Howard, \$3,200; Hide and Leather, 2,500; Shawmut, 2,000; Blackstone, 4,000; Hadley Falls, 2,000; Pittsfield, 4,000; Webster, 8,000; Commerce, 8,000; Merchants', 6,800; Lee, 6,720; Revere, 16,000; Atlantic, 4,500; Eagle, 8,000; North, 3,500; First National, Chicopee, 6,000; Boston, 10,000.

Loans on Bank Stock—On 110 shares Pittsfield, \$11,000; 10 Adams, 1,000.
Canton Savings Bank.—Public Funds—United States Bonds, \$45,000.
Loans on United States Bonds, \$420.
Bank Stock owned—Neponset, \$6,700; Market, 500; North, 1,700.
Loans on Bank Stock—On 23 shares Neponset, and 2 Second National, Boston, 2,500.
Cohasset Savings Bank.—Public Funds—United States Bonds, \$76,000; Roxbury, 1,000.
Bank Stock owned—Atlas, \$3,000; Blackstone, 2,000; City, 2,400; Columbian, 2,000; Eagle, 1,800; Market, 1,000; Maverick, 1,300; Merchants', 2,300; North, 1,200; First National, Boston, 1,000; Shawmut, 3,200; State, 600; Tremont, 2,300; Union, 1,500; Washington, 1,000; Webster, 1,600; Everett, 1,000; Boston, 2,000; Republic, 2,200; Revere, 6,000.

* Commenced business July 1, 1869.

| | DEDHAM. | | DORCHESTER. | | FOXBOROUGH. | | RANDOLPH. | | QUINCY. | |
|--|---------------------------------|--|--------------------------|--|--------------------------|--|------------------------|--|----------------------|--|
| | Dedham Institution for Savings. | | Dorchester Savings Bank. | | Foxborough Savings Bank. | | Randolph Savings Bank. | | Quincy Savings Bank. | |
| Number of Depositors, | 3,048 | | 1,110 | | 563 | | 1,041 | | 1,881 | |
| Amount of Deposits, | \$717,891 33 | | \$280,359 77 | | \$95,933 71 | | \$235,951 17 | | \$523,241 22 | |
| Number of Deposits during year preceeding, | 1,045 | | 1,033 | | 1,558 | | 986 | | 1,484 | |
| Amount of the same, | \$99,052 67 | | \$233,299 54 | | \$51,782 55 | | \$113,493 68 | | \$121,025 17 | |
| Number of Deposits received during the year, of and exceeding \$300 at one time, | 61 | | 72 | | 35 | | 60 | | 89 | |
| Amount of the same, | \$25,200 00 | | \$40,266 00 | | \$22,734 00 | | \$25,765 00 | | \$47,301 17 | |
| Number of withdrawals during the year, | 792 | | 458 | | 206 | | 348 | | 775 | |
| Amount of the same, | \$90,735 91 | | \$52,684 66 | | \$22,033 97 | | \$40,880 28 | | \$66,419 70 | |
| Number of accounts opened during the year, | 406 | | 211 | | 150 | | 277 | | 381 | |
| Number of accounts closed during the year, | 296 | | 134 | | 56 | | 82 | | 207 | |
| Amount of surplus on hand, | \$65,729 86 | | \$11,215 75 | | \$3,148 77 | | \$7,970 63 | | \$33,305 16 | |
| Public Funds, | 71,000 00 | | 61,876 00 | | 11,300 00 | | 55,000 00 | | 179,000 00 | |
| Loans on public funds, | 15,550 00 | | - | | - | | - | | 10,000 00 | |
| Bank Stock, | 40,814 50 | | 29,075 00 | | 5,200 00 | | 30,100 00 | | 54,234 86 | |
| Loans on bank stock, | 3,600 00 | | - | | - | | 600 00 | | 17,500 00 | |
| Deposits in banks, bearing interest, | 11,221 76 | | - | | - | | - | | - | |
| Railroad Bonds, | - | | - | | - | | 60,000 00 | | 25,000 00 | |
| Loans on railroad stock, | - | | - | | - | | - | | - | |

| | | | | | | | | | | | |
|---|---|---|---|---|---|--------------------------|-------------------------|--------------------------|--|---|---|
| Invested in real estate, | . | . | . | . | . | \$6,000 00 | - | - | - | - | - |
| Loans on mortgage of real estate, | . | . | . | . | . | 154,585 00 | \$49,735 00 | \$20,550 00 | \$157,770 00 | | |
| Loans to county or town, | . | . | . | . | . | 2,000 00 | 5,500 00 | 33,000 00 | 101,000 00 | | |
| Loans on personal security, | . | . | . | . | . | 34,050 00 | 22,950 00 | 13,678 40 | 3,531 88 | | |
| Cash on hand, | . | . | . | . | . | 3,989 52 | 4,397 48 | 5,993 40 | 8,509 64 | | |
| Rate and amount of ordinary Dividends for last year, | . | . | . | . | . | 6 per cent., \$14,739 68 | 6 per cent., \$3,771 25 | 6 per cent., \$10,602 20 | 5 per cent., \$23,051 67 | | |
| Average annual per cent. of Dividends ending at time of and including last extra, | . | . | . | . | . | 7½ per cent. | 7½ per cent. | 7½ per cent. | 6 ⁹⁷ / ₁₀₀ per cent. | | |
| Extra Dividend, how often declared, | . | . | . | . | . | Every 5 years. | Every 5 years. | Every 5 years. | Every 5 years. | | |
| Annual Expenses of the institution, | . | . | . | . | . | \$900 00 | \$150 00 | \$450 00 | \$1,000 00 | | |

Dedham Institution for Savings.—Public Funds—United States Bonds, \$71,000.
Loan on Public Funds—United States Bonds, \$15,550
Bank Stock owned—Dedham, \$12,987.50; Howard, 4,094.50; Blackstone, 4,625; Atlas, 5,650; State, 1,451.50; Union, 620; Globe, 1,065; Traders', 1,542.50; People's, 5,930; Commerce, 2,848.50.
Loans on Bank Stock—Dedham, \$2,700; Cambridgeport, 900.
Deposit in Bank bearing interest—Dedham, \$11,221.76.

Dorchester Savings Bank.—Public Funds—United States Bonds, \$61,876.
Bank Stock owned—First National, Boston, \$1 600; Second National, Boston, 907.50; Republic, 3,824; Commerce, 2,558.75; City, 1,562.25; Eagle, 1,772; Suffolk, 1,800; Hamilton, 1,680; State, 662.50; Massachusetts, 1,350; Tremont, 1,359.75; Atlas, 1,510; Revere, 5,492.25; Blue Hill, 1,121; New England, 1,875.

Forborough Savings Bank.—Public Funds—United States Bonds, \$11,300.
Bank Stock owned—Wrentham, \$700; Boylston, 1,200; Webster, 1,000; Hide and Leather, 1,500; Faneuil Hall, 800.

Randolph Savings Bank.—Public Funds—United States Bonds, \$55,000.
Bank Stock owned—Eliot, \$2,000; Blackstone, 4,500; New England, 1,000; North America, 2,000; Eagle, 1,500; Everett, 2,000; Traders', 2,500; Redemption, 4,200; State, 1,500; Merchants', 2,200; Market, 1,900; Howard, 1,500; Exchange, 800; Commerce, 2,500.
Loans on Bank Stock—On 6 shares Randolph, \$600.
Railroad Bonds—Old Colony and Newport, \$50,000; Eastern, 10,000.

Quincy Savings Bank.—Public Funds—United States Bonds, \$170,000; New Hampshire, 5,000; Rhode Island, 4,000
Loans on Public Funds—United States Bonds, \$10,000.
Bank Stock owned—Washington, \$844; Hide and Leather, 1,500; Eliot, 1,706.20; Webster, 2,000; Exchange, 1,975.33; Merchants', 2,657.50; Boston, 3,338.08; Atlas, 3,806.25; State, 2,600; North, 3,050; Traders', 3,555; North America, 6,725; Mt. Wollaston, 10,100; Granite, 10,377.50.
Loans on Bank Stock—On 14 shares Granite, \$500; 150 Republic, 15,000; 12 Eagle, 4 Hamilton, and 4 Market, 2,000.
Railroad Bonds—Old Colony and Newport, \$25,000.

| | WEYMOUTH. | | ATTLEBOROUGH. | | FAIRHAVEN. | | FALL RIVER. |
|--|------------------------------|---|----------------------------|------------------------------------|-------------------------|--|-------------|
| | South Weymouth Savings Bank. | Weymouth and Braintree Institution for Savings. | Attleborough Savings Bank. | Fairhaven Institution for Savings. | Citizens' Savings Bank. | | |
| Number of Depositors, | 318 | 1,844 | 304 | 900 | 2,309 | | |
| Amount of Deposits, | \$77,291 45 | \$494,311 50 | \$69,843 11 | \$365,542 41 | \$1,316,766 10 | | |
| Number of Deposits during year preceding, | 403 | 1,290 | 310 | 477 | 6,524 | | |
| Amount of the same, | \$55,224 34 | \$127,687 99 | \$26,874 00 | \$92,837 89 | \$353,800 60 | | |
| Number of Deposits received during the year, of and exceeding \$300 at one time, . . | 61 | 94 | 32 | 73 | 242 | | |
| Amount of the same, | \$31,861 00 | \$52,465 30 | \$18,199 00 | \$40,600 66 | \$245,625 70 | | |
| Number of withdrawals during the year, . | 72 | 697 | 147 | 654 | 2,060 | | |
| Amount of the same, | \$7,618 89 | \$98,279 11 | \$12,838 00 | \$59,566 54 | \$245,587 55 | | |
| Number of accounts opened during the year, | 189 | 368 | 127 | 148 | 534 | | |
| Number of accounts closed during the year, | 25 | 237 | 34 | 90 | 459 | | |
| Amount of surplus on hand, | \$2,173 47 | \$4,234 46 | - | \$18,190 77 | \$7,826 60 | | |
| Public Funds, | - | 126,500 00 | \$9,800 00 | 163,500 00 | 281,000 00 | | |
| Loans on public funds, | - | 3,000 00 | 250 00 | 3,288 00 | - | | |
| Bank Stock, | 43,228 25 | 66,200 00 | 2,290 50 | 112,400 00 | 285,891 50 | | |
| Loans on bank stock, | - | 1,750 00 | 5,200 00 | 13,914 71 | - | | |
| Deposits in banks, bearing interest, . . | - | - | - | 3,000 00 | - | | |
| Railroad Bonds, | - | 10,000 00 | - | - | - | | |
| Loans on railroad stock, | - | - | - | 7,700 00 | - | | |

| | | | | | | | | | |
|---|---|---|---|---|-------------------------|-------------------------|--------------------------|---------------------------|---|
| Invested in real estate, | . | . | . | . | — | — | \$3,500 00 | — | — |
| Loans on mortgage of real estate, | . | . | . | . | \$257,966 00 | \$15,000 00 | 5,052 54 | \$147,876 00 | |
| Loans to county or town, | . | . | . | . | — | 7,600 00 | 30,000 00 | 2,998 75 | |
| Loans on personal security, | . | . | . | . | 29,054 00 | 28,221 00 | 33,927 46 | 653,675 00 | |
| Cash on hand, | . | . | . | . | 3,575 96 | 7,692 20 | 7,450 47 | 11,379 40 | |
| Rate and amount of ordinary Dividends for last year, | . | . | . | . | 5 per cent., \$1,900 71 | 8 per cent., \$4,053 70 | 7 per cent., \$23,711 75 | 7½ per cent., \$87,564 56 | |
| Average annual per cent. of Dividends ending at time of and including last extra, | . | . | . | . | 7½ per cent. | — | — | — | |
| Extra Dividend, how often declared, | . | . | . | . | Every 5 years. | No extra. | No extra. | No extra. | |
| Annual Expenses of the institution, | . | . | . | . | \$250 00 | \$1,100 00 | \$1,300 00 | \$3,231 65 | |

South Weymouth Savings Bank.—Bank Stock owned—State, \$5,501; No. America, 6,395.25; Traders', 5,167.50; Shawmut, 4,480; Globe, 1,277.50; Tremont, 2,351.25; South Weymouth, 1,399; Eliot, 3,006.75; New England, 2,605; Redemption, 6,405; Revere, 2,460; Howard, 2,180.

Weymouth and Braintree Institution for Savings—Public Funds—United States Bonds, \$126,500.

Loans on United States Bonds—\$3,000.

Bank Stock owned—Merchants', Boston, \$1,200; North, 1,400; Hide and Leather, 7,500; Webster, 2,700; Washington, 4,000; Exchange, 1,500; Republic, 3,000; Maverick, 2,200; Boston, 2,700; Weymouth, 40,000.

Railroad Bonds—Old Colony and Newport, \$10,000.

Attleborough Savings Bank.—Public Funds—United States Bonds, \$9,800.

Loans on United States Bonds, \$250.

Bank Stock owned—Attleborough, \$2,290.50.

Loans on Bank Stock—Attleborough, \$5,200.

Fairhaven Institution for Savings.—Public Funds—United States Bonds, \$137,500; Dartmouth, 10,000; Portland, 6,000; Bangor, 10,000.

Loans on United States Bonds, \$3,288.

Bank Stock owned—Fairhaven, \$20,000; First National, New Bedford, 5,500; Mechanics', New Bedford, 6,800; Commerce, New Bedford, 2,100; Commerce, Boston, 20,100; Merchants', Boston, 6,900; North, 4,600; Eliot, 6,600; Traders', 2,100; Webster, 3,200; Republic, 7,500; Boston, 27,000.

Loans on Bank Stock—8 Webster, \$360; 40 Boston, 4,000; 20 Boston and 20 Blackstone, 4,000; 90 Fairhaven, 5,554.71.

Deposits in Banks bearing interest—Fairhaven, \$3,000.

Loans on Railroad Stock—On 90 shares Boston and Albany, \$7,700.

Citizens' Savings Bank, Fall River.—Public Funds—United States Bonds, \$281,000.

Bank Stock owned—Pocasset, \$80,000; Union, Fall River, 15,500; Metacomet, 28,700; Fall River, 9,712.50; Second National, Fall River, 18,000; Commerce, Boston, 10,000; Maverick, 4,779; Eliot, 7,900; First National, Boston, 25,000; Redemption, 4,900; Merchants', Boston, 5,000; Railroad, 2,500; Hide and Leather, 22,500; Howard, 14,000; Revere, 37,400.

| | FALL RIVER. | | | NEW BEDFORD. | |
|--|--------------------------|-------------------------------------|---------------------|--------------------------------------|--------------------------------------|
| | Fall River Savings Bank. | Fall River Five Cents Savings Bank. | Union Savings Bank. | New Bedford Institution for Savings. | New Bedford Five Cents Savings Bank. |
| Number of Depositors, | 8,698 | 4,050 | 188* | 13,202 | 7,932 |
| Amount of Deposits, | \$3,759,259 79 | \$743,863 15 | \$63,244 56 | \$5,145,610 90 | \$1,542,108 83 |
| Number of Deposits during year preceding, | 19,189 | 11,491 | 314 | 10,006 | 6,354 |
| Amount of the same, | \$1,091,689 86 | \$293,163 10 | \$65,707 76 | \$1,286,602 97 | \$511,739 28 |
| Number of Deposits received during the year, of and exceeding \$300 at one time, | 980 | 143 | 74 | 1,224 | 339 |
| Amount of the same, | \$540,391 00 | \$121,143 00 | \$45,870 00 | \$747,279 87 | \$201,260 00 |
| Number of withdrawals during the year, | 6,899 | 1,666 | 23 | 10,826 | 3,142 |
| Amount of the same, | \$614,702 90 | \$169,336 56 | \$2,463.20 | \$1,192,547 39 | \$482,573 12 |
| Number of accounts opened during the year, | 2,077 | 844 | 199 | 2,649 | 1,161 |
| Number of accounts closed during the year, | 999 | 478 | 11 | 1,870 | 848 |
| Amount of surplus on hand, | \$90,000 00 | - | - | \$168,176 82 | \$34,330 00 |
| Public Funds, | 1,020,000 00 | \$420,000 00 | - | 2,873,895 00 | 971,800 00 |
| Loans on public funds, | - | - | - | 66,575 00 | 59,878 50 |
| Bank Stock, | 661,600 00 | 161,500 00 | \$1,650 00 | 1,198,250 00 | 54,000 00 |
| Loans on bank stock, | - | - | - | 7,740 00 | - |
| Deposits in banks, bearing interest, | - | - | - | 29,661 11 | - |
| Railroad Bonds, | - | - | - | 39,010 00 | 50,000 00 |
| Loans on railroad stock, | - | - | - | 14,650 00 | - |

| | | | | | | | | | | |
|---|---|---|---|---|------------------------------|------------------------------|-------------|------------------------------|------------------------------|---|
| Invested in real estate, | • | • | • | • | \$50,000 00 | - | - | \$5,553 00 | - | - |
| Loans on mortgage of real estate, | • | • | • | • | 255,925 00 | \$37,800 00 | \$23,600 00 | 2,000 00 | \$291,295 20 | |
| Loans to county or town, | • | • | • | • | 50,000 00 | - | 7,500 00 | 152,954 00 | 3,160 00 | |
| Loans on personal security, | • | • | • | • | 1,701,828 00 | 152,487 20 | 31,850 00 | 913,625 40 | 251,261 17 | |
| Cash on hand, | • | • | • | • | 19,906 79 | 3,094 14 | 1,000 83 | 9,874 21 | 354 49 | |
| Rate and amount of ordinary Dividends for last year, | • | • | • | • | 8 per cent., \$252,350 52 | 7½ per cent., \$44,932 05 | - | 7 per cent., \$332,728 61 | 7 per cent., \$104,746 07 | |
| Average annual per cent. of Dividends ending at time of and including last extra, | • | • | • | • | - | - | - | - | - | |
| Extra Dividend, how often declared, | • | • | • | • | No extra. | No extra. | No extra. | No extra. | No extra. | |
| Annual Expenses of the institution, | • | • | • | • | \$4,834 55 | \$1,500 00 | \$300 00 | \$9,161 75 | \$4,500 00 | |

| | |
|---|--|
| <p><i>Fall River Savings Bank</i>—Public Funds—United States Bonds, \$1,020,000. Bank Stock owned—Fall River, \$60,800; Massachusetts, 42,200; Metacomet, 75,600; Second National, Fall River, 15,000; Union, 23,000; First National, New Bedford, 50,000; Commerce, New Bedford, 25,000; Commerce, Boston, 33,500; North America, 40,000; Merchants', Boston, 16,000; Faneuil Hall, 40,000; Washington, 20,000; Webster, 27,500; Eliot, 18,300; Hide and Leather, 27,000; First National, Boston, 33,000; Revere, 40,000; Merchants', New Bedford, 22,000; Howard, 30,000; Second National, Boston, 23,200.</p> <p><i>Fall River Five Cents Savings Bank</i>—Public Funds—United States Bonds, \$270,000. Bank Stock owned—Atlantic, \$1,300; Atlas, 3,000; Commerce, 1,000; Blackstone, 12,000; Boston, 3,200; Broadway, 5,500; Eliot, 1,500; First National, Boston, 5,000; Howard, 13,300; Maverick, 2,200; Exchange, Boston, 4,000; Hide and Leather, 7,500; Shawmut, 6,700; Webster, 3,000; First National, Malden, 10,000; First National, Chelsea, 30,000; Monument, 8,500; Oxford, 2,000; South Reading, 7,200; Union, 5,000; Revere, 10,000; Second National, Fall River, 11,200; Metacomet, 5,200; Massachusetts, 3,200.</p> <p><i>Union Savings Bank</i>—Bank Stock owned—Union, Fall River, \$1,650.</p> <p><i>New Bedford Institution for Savings</i>—Public Funds—United States Bonds, \$1,444,000; Massachusetts, 27,000; Maine, 50,000; Vermont, 50,000; Connecticut, 50,000; New Hampshire, 185,000; Springfield, 12,490; Chelsea, 44,450; New Bedford, 432,000; Portland, 47,200; Augusta, 4,320; Hartford, 36,760; Salem, 50,000; Burlington, 4,320; Orleans, 10,000; Harwich, 28,000; Bath, 37,750; County of Sagadahoc, Maine, 27,750; Roxbury, 23,430; Charlestown, 100,000; Greenfield, 5,000; Buckland, 5,000; Shelburne, 6,000; Adams, 3,000; Malden, 17,000; North Bridgewater, 10,000; Fall River, 9,000; Middletown, 40,425; Newport, 9,000; Bangor, 87,000; Dennis, 18,000.</p> <p>* Commenced business May 12, 1869.</p> | <p>Loans on Public Funds—On United States Bonds, \$65,975; City of Bath, 600. Bank Stock owned—Merchants', \$166,600; First National, 166,600; Commerce, 100,000; Mechanics', 100,000, all in New Bedford; Hide and Leather, 10,000; Boston, 14,300; Howard, 13,300; Exchange, 2,000; Commerce, 40,000; Second National, Boston, 42,600; North America, 28,000; Broadway, 10,700; Maverick, 10,000; First National, Boston, 20,000; Merchants', Boston, 15,000; Eliot, 8,300; North, 22,100; City, Boston, 2,700; Republic, 27,500; Shawmut, 9,000; Tremont, 32,800; Hamilton, 8,300; Washington, 13,000; Continental, 20,000; Eagle, 12,800; Massachusetts, 18,250; Union, Boston, 2,400; Atlas, 36,000; State, 8,200; Traders', 13,000; Columbian, 23,200; Webster, 12,000; Revere, 50,000; Monument, 10,000; First National, Chelsea, 20,000; South Reading, 7,000; Fall River, 20,000; Metacomet, 25,000; First National, Malden, 15,000; Fairhaven, 3,600; Railroad, 9,000; Third National, Springfield, 20,000.</p> <p>Loans on Bank Stock—On 100 shares Mechanics', New Bedford, \$7,050; 21 State, 690. Deposits in Banks bearing interest—Merchants', \$817.99; First National, 297.37; Commerce, 526.87; Mechanics', 1,466.67, all in New Bedford; Fourth National, New York, 10,859.38; Massachusetts, 15,692.86.</p> <p>Railroad Bonds—New Bedford and Taunton, \$39,010, Boston and Albany, 1,900.</p> <p>Loans on Railroad Stock—On 150 shares Pittsfield and North Adams, \$12,750; 30 Boston and Albany, 1,900.</p> <p><i>New Bedford Five Cents Savings Bank</i>—Public Funds—United States Bonds, \$394,800; New Hampshire, 50,000; Calais, 6,000; Eastport, 15,000; New Bedford, 114,000; Cambridge, 30,000; Newport, 10,000; Chelsea, 80,000; Portland, 172,000; Bangor, 100,000.</p> <p>Loans on Public Funds—United States Bonds, \$59,878.50. Bank Stock owned—Third National, Springfield, \$10,000; First National, Boston, 10,000; Worcester County, 3,000; Revere, 16,000; Merchants', New Bedford, 15,000. Railroad Bonds—Eastern, \$50,000.</p> |
|---|--|

| | HINGHAM. | | N. BRIDGEWATER. | | PLYMOUTH. | |
|--|-------------------------------------|--|------------------------------------|--|---|--------------|
| | Hingham Institution for Savings. | | North Bridgewater Savings Bank. | | Plymouth Savings Bank. Plymouth Five Cents Savings Bank. | |
| Number of Depositors, | 3,200 | | 1,289 | | 5,616 | 1,651 |
| Amount of Deposits, | \$972,093 93 | | \$255,374 22 | | \$1,417,991 60 | \$255,847 54 |
| Number of Deposits during the year preceding, | 1,253 | | 1,391 | | 2,681 | 1,458 |
| Amount of the same, | \$102,729 00 | | \$128,668 48 | | \$225,206 93 | \$90,596 54 |
| Number of Deposits received during the year, of and exceeding \$300 at one time, | 78 | | 73 | | 197 | 90 |
| Amount of the same, | \$31,931 00 | | \$33,512 03 | | \$78,114 00 | \$43,931 08 |
| Number of withdrawals during the year, | 808 | | 627 | | 2,178 | 357 |
| Amount of the same, | \$74,621 03 | | \$69,666 17 | | \$181,703 76 | \$39,158 72 |
| Number of accounts opened during the year, | 380 | | 427 | | 774 | 386 |
| Number of accounts closed during the year, | 209 | | 192 | | 412 | 121 |
| Amount of surplus on hand, | \$61,665 13 | | \$1,252 88 | | \$83,881 54 | \$2,669 30 |
| Public Funds, | 262,800 00 | | 3,024 00 | | 525,400 00 | 135,000 00 |
| Loans on public funds, | 21,500 00 | | - | | 21,750 00 | 3,997 40 |
| Bank Stock, | 141,600 00 | | 57,036 87 | | 403,915 00 | 16,000 00 |
| Loans on bank stock, | 7,050 00 | | - | | 5,700 00 | 190 00 |
| Deposits in banks, bearing interest, | - | | - | | 27,450 29 | - |
| Railroad Bonds, | - | | - | | 42,000 00 | 20,000 00 |
| Loans on railroad stock, | - | | - | | 21,090 00 | 180 00 |

| | | | | |
|---|---------------------------|--------------|--------------|--------------|
| Invested in real estate, | \$1,921 03 | - | \$8,320 30 | \$2,850 00 |
| Loans on mortgage of real estate, | 580,005 00 | \$100,142 03 | 255,606 25 | 51,705 00 |
| Loans to county or town, | 7,750 00 | - | 29,952 95 | 14,000 00 |
| Loans on personal security, | 10,000 00 | 97,467 88 | 125,746 00 | 7,943 00 |
| Cash on hand, | 1,133 03 | - | 35,131 32 | 6,651 84 |
| Rate and amount of ordinary Dividends for last year, | 6 per cent., | 6 per cent., | 8 per cent., | 7 per cent., |
| Average annual per cent. of Dividends ending at time of and including last extra, | \$53,307 20 | \$11,862 70 | \$102,097 02 | \$13,595 89 |
| Extra Dividend, how often declared, | 6 $\frac{3}{4}$ per cent. | - | 6 per cent. | - |
| Annual Expenses of the institution, | Every 5 years. | No extra. | No rule. | No extra. |
| | \$1,900 00 | \$800 00 | \$4,635 58 | \$1,095 32 |

Hingham Institution for Savings.—Public Funds—United States Bonds, \$232,800; Maine, 10,000; Vermont, 5,000; Rhode Island, 5,000; Massachusetts, 10,000.
Loan on Public Funds—United States Bonds, \$21,500.

Bank Stock owned—Hingham, \$15,000; Union, Weymouth, 2,800; Abington, 1,500; Old Colony, 1,600; Merchants', 7,500; Hamilton, 4,200; Market, 3,600; City, 3,200; Revere, 15,000; Atlas, 7,500; Globe, 3,000; Tremont, 8,000; Shoe and Leather, 5,000; State, 2,600; Union, 5,000; Republic, 7,500; Webster, 3,500; Suffolk, 2,300; Eagle, 10,000; New England, 2,000; North America, 8,000; Commerce, 11,000; Atlantic, 3,800; First National, Boston, 5,000; First National, Chelsea, 3,000.
Loans on Bank Stock—15 shares Hingham and 9 Old Colony, \$2,000; 47 Mechanics', 4,150; 10 Webster, 900.

North Bridgewater Savings Bank.—Public Funds—United States Bonds, \$3,024.
Bank Stock owned—North America, \$11,024,75; Everett, 1,072; Eliot, 10,026.75; Market, 4,796; Redemption, 1,053; New England, 698; State, 1,320; First National, Chelsea, 11,300; First National, Malden, 2,500; Howard, 6,988; Traders', 5,700.25; Brighton Market, 553.12.

Plymouth Savings Bank.—Public Funds—United States Bonds, \$347,000; Massachusetts, 73,000; Maine, 25,000; Rhode Island, 12,000; Vermont, 3,000; City and Town Bonds, 65,400.
Loans on United States Bonds, \$17,750; Plymouth, 4,000.
Bank Stock owned—State, \$13,000; Merchants', 21,375; Plymouth, 21,800; Old Colony, 25,200; Bristol County, 17,100; Hingham, 5,700; Market, 10,240; Traders', 6,800;

City, Boston, 8,400; Suffolk, 6,200; North, 900; Massachusetts, 8,000; Second National, Boston, 27,000; Blackstone, 4,320; Tremont, 19,500; Atlantic, 3,690; Eagle, 8,000; New England, 8,600; Boylston, 5,000; Exchange, Boston, 12,190; Abington, 1,500; Commerce, 14,400; North America, 12,000; Railroad, 11,000; Globe, 2,900; Freeman's, 2,100; Atlas, 23,400; Union, 10,000; Hamilton, 5,300; Boston, 9,900; Shawmut, 8,950; Webster, 9,600; Columbian, 4,200; Revere, 16,000; Third National, Springfield, 10,000; Old Boston, 5,450; Howard, 5,400; Republic, 18,800.
Loans on Bank Stock—Bristol County, \$1,500; Plymouth, 2,000; Plymouth and Old Colony, 1,200; Old Colony, 1,000.
Deposits in Banks bearing interest—Plymouth, \$27,450.29.
Railroad Bonds—Old Colony and Newport, \$42,000.
Loans on Railroad Stock—Old Colony and Newport, \$19,800; Boston and Albany, 1,290.

Plymouth Five Cents Savings Bank.—Public Funds—United States Bonds, \$81,000; Maine, 7,000; New Hampshire, 10,000; Vermont, 2,000; Massachusetts, 15,000; Rhode Island, 5,000; Portland, 10,000; Bangor, 2,000; Gardiner, 2,000; Bath, 1,000.
Loans on United States Bonds, \$3,997.

Bank Stock owned—Atlas, \$2,500; Merchants', 1,000; Webster, 1,000; Revere, 2,000; City, 800; North, 600; Shoe and Leather, 500; Pawners', 800; Commerce, 1,000; Republic, 1,500; Third National, Springfield, 1,000; Old Colony, 2,500; Plymouth, 1,300.
Loans on Bank Stock—On 2 shares Plymouth, \$190.
Railroad Bonds—Old Colony and Newport, \$14,000; Eastern, 6,000.
Loans on Railroad Stock—On 3 shares Old Colony and Newport, \$180

| | HINGHAM. | | N. BRIDGEWATER. | | PLYMOUTH. | |
|---|-------------------------------------|--|------------------------------------|--|---|--------------|
| | Hingham Institution for Savings. | | North Bridgewater Savings Bank. | | Plymouth Savings Bank. Plymouth Five Cents Savings Bank. | |
| Number of Depositors, | 3,200 | | 1,289 | | 5,616 | 1,651 |
| Amount of Deposits, | \$972,093 93 | | \$255,374 22 | | \$1,417,991 60 | \$255,847 54 |
| Number of Deposits during the year preceding, | 1,253 | | 1,391 | | 2,681 | 1,458 |
| Amount of the same, | \$102,729 00 | | \$128,668 48 | | \$225,206 93 | \$90,596 54 |
| Number of Deposits received during the year, of and exceed- ing \$300 at one time, | 78 | | 73 | | 197 | 90 |
| Amount of the same, | \$31,931 00 | | \$33,512 03 | | \$78,114 00 | \$43,931 08 |
| Number of withdrawals during the year, | 808 | | 627 | | 2,178 | 357 |
| Amount of the same, | \$74,621 03 | | \$69,666 17 | | \$181,703 76 | \$39,158 72 |
| Number of accounts opened during the year, | 380 | | 427 | | 774 | 386 |
| Number of accounts closed during the year, | 209 | | 192 | | 412 | 121 |
| Amount of surplus on hand, | \$61,665 13 | | \$1,252 88 | | \$83,881 54 | \$2,669 30 |
| Public Funds, | 262,800 00 | | 3,024 00 | | 525,400 00 | 135,000 00 |
| Loans on public funds, | 21,500 00 | | - | | 21,750 00 | 3,997 00 |
| Bank Stock, | 141,600 00 | | 57,036 87 | | 403,915 00 | 16,000 00 |
| Loans on bank stock, | 7,050 00 | | - | | 5,700 00 | 190 00 |
| Deposits in banks, bearing interest, | - | | - | | 27,450 29 | - |
| Railroad Bonds, | - | | - | | 42,000 00 | 20,000 00 |
| Loans on railroad stock, | - | | - | | 21,090 00 | 180 00 |

| | | | | |
|---|---------------------------|--------------|--------------|--------------|
| Invested in real estate, | \$1,921 03 | - | \$8,320 30 | \$2,850 00 |
| Loans on mortgage of real estate, | 580,005 00 | \$100,142 03 | 255,606 25 | 51,705 00 |
| Loans to county or town, | 7,750 00 | - | 29,952 95 | 14,000 00 |
| Loans on personal security, | 10,000 00 | 97,467 88 | 125,746 00 | 7,943 00 |
| Cash on hand, | 1,133 03 | - | 35,131 32 | 6,651 84 |
| Rate and amount of ordinary Dividends for last year, | 6 per cent., | 6 per cent., | 8 per cent., | 7 per cent., |
| Average annual per cent. of Dividends ending at time of and including last extra, | \$53,307 20 | \$11,862 70 | \$102,097 02 | \$13,595 89 |
| Extra Dividend, how often declared, | 6 $\frac{3}{4}$ per cent. | - | 6 per cent. | - |
| Annual Expenses of the institution, | Every 5 years. | No extra. | No rule. | No extra. |
| | \$1,900 00 | \$800 00 | \$4,635 58 | \$1,095 32 |

Hingham Institution for Savings.—Public Funds—United States Bonds, \$232,800; Maine, 10,000; Vermont, 5,000; Rhode Island, 5,000; Massachusetts, 10,000.
Loan on Public Funds—United States Bonds, \$21,500.
Bank Stock owned—Hingham, \$15,000; Union, Weymouth, 2,800; Abington, 1,500; Old Colony, 1,600; Merchants', 7,500; Hamilton, 4,200; Market, 3,600; City, 3,200; Revere, 15,000; Atlas, 7,500; Globe, 3,000; Tremont, 8,000; Shoe and Leather, 5,000; State, 2,600; Union, 5,000; Republic, 7,500; Webster, 3,500; Suffolk, 2,300; Eagle, 10,000; New England, 2,000; North America, 8,000; Commerce, 11,000; Atlantic, 3,800; First National, Boston, 5,000; First National, Chelsea, 3,000.
Loans on Bank Stock—15 shares Hingham and 9 Old Colony, \$2,000; 47 Mechanics', 4,150; 10 Webster, 900.
North Bridgewater Savings Bank.—Public Funds—United States Bonds, \$3,024.
Bank Stock owned—North America, \$11,024.75; Everett, 1,072; Eliot, 10,026.75; Market, 4,796; Redemption, 1,053; New England, 698; State, 1,320; First National, Chelsea, 11,300; First National, Malden, 2,500; Howard, 6,988; Traders', 5,700.25; Brighton Market, 558.12.
Plymouth Savings Bank.—Public Funds—United States Bonds, \$347,000; Massachusetts, 73,000; Maine, 25,000; Rhode Island, 12,000; Vermont, 3,000; City and Town Bonds, 65,400.
Loans on United States Bonds, \$17,750; Plymouth, 4,000.
Bank Stock owned—State, \$13,000; Merchants', 21,375; Plymouth, 21,800; Old Colony, 25,200; Bristol County, 17,100; Hingham, 5,700; Market, 10,240; Traders', 6,800;

City, Boston, 8,400; Suffolk, 6,200; North, 900; Massachusetts, 8,000; Second National, Boston, 27,000; Blackstone, 4,320; Tremont, 19,500; Atlantic, 3,690; Eagle, 8,000; New England, 8,600; Boylston, 5,000; Exchange, Boston, 12,190; Abington, 1,500; Commerce, 14,400; North America, 12,000; Railroad, 11,000; Globe, 2,900; Freeman's, 2,100; Atlas, 23,400; Union, 10,000; Hamilton, 5,300; Boston, 9,900; Shawmut, 8,950; Webster, 9,600; Columbian, 4,200; Revere, 16,000; Third National, Springfield, 10,000; Old Boston, 5,450; Howard, 5,400; Republic, 18,800.
Loans on Bank Stock—Bristol County, \$1,500; Plymouth, 2,000; Plymouth and Old Colony, 1,200; Old Colony, 1,000.
Deposits in Banks bearing interest—Plymouth, \$27,450.29.
Railroad Bonds—Old Colony and Newport, \$42,000.
Loans on Railroad Stock—Old Colony and Newport, \$19,800; Boston and Albany, 1,290.
Plymouth Five Cents Savings Bank.—Public Funds—United States Bonds, \$81,000; Maine, 7,000; New Hampshire, 10,000; Vermont, 2,000; Massachusetts, 15,000; Rhode Island, 5,000; Portland, 10,000; Bangor, 2,000; Gardiner, 2,000; Bath, 1,000.
Loans on United States Bonds, \$3,997.
Bank Stock owned—Atlas, \$2,500; Merchants', 1,000; Webster, 1,000; Revere, 2,000; City, 800; North, 600; Shoe and Leather, 500; Pawners', 300; Commerce, 1,000; Republic, 1,500; Third National, Springfield, 1,000; Old Colony, 2,500; Plymouth, 1,300.
Loans on Bank Stock—On 2 shares Plymouth, \$190.
Railroad Bonds—Old Colony and Newport, \$14,000; Eastern, 6,000.
Loans on Railroad Stock—On 3 shares Old Colony and Newport, \$180.

BANK COMMISSIONER'S REPORT.

[Jan.

| | SCITUATE. | | SOUTH SCITUATE. | | WAREHAM. | | BARNSTABLE. | | HARWICH. | |
|--|------------------------|--|------------------------------|--|-----------------------|--|--------------------------|--|-----------------------------------|--|
| | Scituate Savings Bank. | | South Scituate Savings Bank. | | Wareham Savings Bank. | | Barnstable Savings Bank. | | Cape Cod Five Cents Savings Bank. | |
| Number of Depositors, | 257 | | 906 | | 1,171 | | 3,143 | | 1,455 | |
| Amount of Deposits, | \$72,557 88 | | \$250,979 98 | | \$333,315 75 | | \$990,593 63 | | \$195,128 86 | |
| Number of Deposits during year preceding, | 99 | | 286 | | 684 | | 1,601 | | 717 | |
| Amount of the same, | \$10,613 00 | | \$23,128 00 | | \$71,797 70 | | \$229,811 00 | | \$47,729 66 | |
| Number of Deposits received during the year, of and exceeding \$300 at one time, . . | 8 | | 13 | | 63 | | 240 00 | | 40 | |
| Amount of the same, | \$3,520 00 | | \$5,000 00 | | \$35,446 95 | | \$128,915 00 | | \$21,314 00 | |
| Number of withdrawals during the year, . | 110 | | 237 | | 472 | | 927 | | 337 | |
| Amount of the same, | \$8,221 70 | | \$22,492 37 | | \$60,951 55 | | \$122,549 00 | | \$42,040 37 | |
| Number of accounts opened during the year, | 29 | | 68 | | 195 | | 538 | | 231 | |
| Number of accounts closed during the year, . | 22 | | 89 | | 111 | | 262 | | 145 | |
| Amount of surplus on hand, | \$4,778 16 | | \$11,381 00 | | \$25,214 20 | | \$17,508 00 | | - | |
| Public Funds, | 22,100 00 | | - | | - | | 246,500 00 | | \$50,150 00 | |
| Loans on public funds, | 1,000 00 | | - | | - | | 1,900 00 | | - | |
| Bank Stock, | 15,469 75 | | 46,700 00 | | 180,320 34 | | 184,406 56 | | 18,694 83 | |
| Loans on bank stock, | - | | - | | 19,600 00 | | 2,100 00 | | - | |
| Deposits in banks, bearing interest, . . | - | | - | | - | | - | | - | |
| Railroad Bonds, | - | | - | | 12,853 00 | | - | | - | |
| Loans on railroad stock, | - | | - | | 9,900 00 | | - | | - | |

| | | | | | |
|---|----------------------------|-----------------------------|-----------------------------|------------------------------|-----------------------------|
| Invested in real estate, | - | - | - | \$3,500 00 | - |
| Loans on mortgage of real estate, | \$37,825 00 | \$164,480 02 | - | 313,894 00 | \$62,507 31 |
| Loans to county or town, | 9,070 00 | 12,067 00 | 5,000 00 | 44,700 00 | 1,000 00 |
| Loans on personal security, | 1,534 73 | 25,984 06 | 115,154 89 | 216,801 38 | 58,452 60 |
| Cash on hand, | 149 24 | 2,034 45 | 13,451 72 | 8,242 97 | 9,664 10 |
| Rate and amount of ordinary Dividends for last year, | 6 per cent., \$3,994 44 | 6 per cent., \$14,467 59 | 7 per cent., \$21,038 19 | 7½ per cent., \$62,959 90 | 7 per cent., \$12,154 66 |
| Average annual per cent. of Dividends ending at time of and including last extra, | - | 7¼ per cent. | - | - | - |
| Extra Dividend, how often declared, | Every 5 years. | Every 5 years. | No extra. | No extra. | No extra. |
| Annual Expenses of the institution, | \$200 00 | \$600 00 | \$826 76 | \$1,850 00 | \$635 00 |

Scituate Savings Bank.—Public Funds—United States Bonds, \$12,100; Massachusetts, 1,000.
Loans on United States Bonds—\$1,000.
Bank Stock owned—Boston, \$6,600; Merchants', 1,060; North, 1,250; Blackstone, 1,011.25; Howard, 1,600; Shawmut, 1,262.50; Washington, 415; Monument, 971; Plymouth, 1,300.

South Scituate Savings Bank—Bank Stock owned—Atlantic, \$1,000; Second National, Boston, 1,700; Merchants', 1,500; Washington, 1,600; City, 2,300; North, 4,500; Massachusetts, 500; Hamilton, 1,500; New England, 1,000; Eliot, 800; Globe, 300; Columbian, 3,200; Union, Boston, 1,000; Commerce, 4,000; Eagle, 2,300; Traders', 2,800; Webster, 2,000; Hingham, 2,800; Revere, 6,500; Union, Weymouth, 2,700; Howard, 1,400; Shawmut, 1,300.

Wareham Savings Bank.—Bank Stock owned—Exchange, Boston, \$700; Commerce, Boston, 6,770.75; First National, Boston, 2,000; Shoe and Leather, 6,600; Merchants', 11,603.50; City, Boston, 5,000; Second National, Boston, 7,246.25; Andover, 500; Merchants', New Bedford, 2,500; Webster, 10,541.25; North America, 9,225; Eagle, 10,591.50; Suffolk, 11,624.38; Wareham, 21,247; Blackstone, 12,991.26; Boylston, 11,230.95; Atlas, 11,328.25; Atlantic, 14,477.75; Shawmut, 10,000; Revere, 6,473; Republic, 3,000; Falmouth, 4,669.50.

Loans on Bank Stock—113 shares South Reading, \$9,600; 100 Atlantic, 10,000.
Railroad Bonds—Old Colony and Newport, \$12,853.
Loans on Railroad Stock—On 182 shares Cape Cod, \$9,900.

Barnstable Savings Bank.—Public Funds—United States Bonds, \$246,500.
Loans on United States Bonds, \$1,900.
Bank Stock owned—Old Colony, \$6,000; Bay State, 1,490.81; Merchants', Boston, 11,737.50; Tremont, 7,965; Commerce, 10,320; Market, 2,000; Blackstone, Boston, 22,400; Webster, 5,041.25; Eliot, 8,300; Union, Boston, 3,000; North, 3,282.50; North America, 12,090; Atlantic, 4,455; City, Boston, 1,804.50; Second National, Boston, 8,800; First National, Boston, 10,000; Washington, 3,700; First National, Yarmouth, 14,590; Boston, 6,600; Revere, 20,000; Republic, 15,000; Shawmut, 5,330.
Loans on Bank Stock—Cape Cod, \$1,300; First National, Hyannis, 500; First National, Yarmouth, 300.

Cape Cod Five Cents Savings Bank.—Public Funds—United States Bonds, \$40,950; Orleans, 3,000; Brewster, 6,200.
Bank Stock owned—Cape Cod, \$14,555.75; Shawmut, 2,601.58; Barnstable, 1,537.50.

BANK COMMISSIONER'S REPORT.

[Jan.

| | HYANNIS. | | PROVINCETOWN. | | SANDWICH. | | WELLFLEET. | | NANTUCKET. | |
|--|-----------------------|--|------------------------|--|------------------------|--|-------------------------|--|------------------------------------|--|
| | Hyannis Savings Bank. | | Seamen's Savings Bank. | | Sandwich Savings Bank. | | Wellfleet Savings Bank. | | Nantucket Institution for Savings. | |
| Number of Depositors, | 335 | | 1,292 | | 339 | | 487 | | 1,336 | |
| Amount of Deposits, | \$63,385 61 | | \$351,893 15 | | \$38,977 14 | | \$76,843 55 | | \$397,730 04 | |
| Number of Deposits during year preceding, | 494 | | 700 | | 222 | | 380 | | 966 | |
| Amount of the same, | \$51,196 01 | | \$91,627 24 | | \$14,987 88 | | \$32,361 92 | | \$94,890 92 | |
| Number of Deposits received during the year, of and exceeding \$300 at one time, | 68 | | 95 | | 12 | | 33 | | 101 | |
| Amount of the same, | \$37,944 29 | | \$44,916 33 | | \$5,999 27 | | \$15,570 00 | | \$54,564 25 | |
| Number of withdrawals during the year, | 88 | | 685 | | 159 | | 124 | | 1,309 | |
| Amount of the same, | \$13,530 91 | | \$80,352 41 | | \$12,131 85 | | \$11,848 08 | | \$79,084 61 | |
| Number of accounts opened during the year, | 258 | | 267 | | 69 | | 113 | | 198 | |
| Number of accounts closed during the year, | 30 | | 183 | | 44 | | 26 | | 150 | |
| Amount of surplus on hand, | - | | \$9,566 98 | | \$329 41 | | \$2,165 82 | | \$11,830 91 | |
| Public Funds, | - | | 160,609 42 | | 8,500 00 | | 24,960 43 | | 59,148 00 | |
| Loans on public funds, | \$4,900 00 | | 7,650 00 | | 175 00 | | - | | 11,450 00 | |
| Bank Stock, | - | | 51,276 58 | | - | | 39,734 92 | | 118,200 00 | |
| Loans on bank stock, | 1,200 00 | | 4,500 00 | | - | | - | | 1,300 00 | |
| Deposits in banks, bearing interest, | - | | 1,470 00 | | - | | - | | 1,257 60 | |
| Railroad Bonds, | 1,920 00 | | - | | - | | - | | 1,979 80 | |
| Loans on railroad stock, | 1,000 00 | | 500 00 | | 1,850 00 | | - | | - | |

| | | | | | | |
|---|-----------------------|---|-------------------------|------------------------|------------------------|-------------------------|
| Invested in real estate, | - | - | \$2,679 93 | - | - | \$8,575 00 |
| Loans on mortgage of real estate, | \$13,552 00 | | 19,264 00 | \$14,897 00 | \$3,025 00 | 176,488 50 |
| Loans to county or town, | - | | 19,275 00 | 3,300 00 | 10,800 00 | - |
| Loans on personal security, | 39,780 00 | | 95,477 87 | 11,995 00 | 21,225 83 | 23,869 80 |
| Cash on hand, | 994 56 | | 5,027 30 | 845 23 | 2,162 10 | 6,656 50 |
| Rate and amount of ordinary Dividends for last year, | 6½ per cent, \$846 14 | | 7 per cent, \$19,734 46 | 6 per cent, \$1,999 79 | 8 per cent, \$5,649 30 | 7 per cent, \$24,837 52 |
| Average annual per cent. of Dividends ending at time of and including last extra, | - | | - | - | - | - |
| Extra Dividend, how often declared, | No extra. | | No extra. | Every 5 years. | No extra. | No extra. |
| Annual Expenses of the institution, | \$158 00 | | \$1,450 00 | \$302 37 | \$350 00 | \$1,253 87 |

Hyannis Savings Bank.—Loans on United States Bonds, \$4,900.
Loans on Bank Stock—First National, Hyannis, \$1,200.
Loans on Railroad Stock—Cape Cod, \$1,000.

Seamen's Savings Bank.—Public Funds—United States Bonds, \$160,609.42.

Loans on United States Bonds, \$7,650.
Bank Stock owned—Freemen's, \$6,414 08; Boston, 13,995; First, Provincetown, 2,250 25; North America, 1,340; Second, Boston, 1,722 25; City, 1,055; Howard, 1,484; First, Chelsea, 4,972.50; Shawmut, 843.50; Revere, 7,000; Republic, 10,000; Blackstone, 200

Loans on Bank Stock—On 40 shares First, Provincetown, \$4,000; 5 Blackstone, 500.
Loans on Railroad Stock—Boston and Maine, \$500.

Sandwich Savings Bank.—Public Funds—United States Bonds, \$8,500.
Loans on United States Bonds, \$175.

Wellfleet Savings Bank.—Bank Stock owned—Republic, \$6,480.75; Union, 2,773 25; State, 1,982 50; Tremont, 2,945.25; Suffolk, 2,350; Blackstone, 1,120; Third, Boston, 5,226.92; Redemption, 2,259.25; Freeman's, 2,461.25; Faneuil Hall, 4,933; Hide and Leather, 1,517.75; Merchants', 2,605.75; Webster, 547.75; Provincetown, 2,531.50.

Nantucket Institution for Savings.—Public Funds—United States Bonds, \$59,148.
Loan on Public Funds—United States Bonds, \$11,450.

Bank Stock owned—Atlas, \$7,500; City, Boston, 2,000; Commerce, Boston, 4,000; Exchange, Boston, 3,000; Eagle, 1,000; Faneuil Hall, 7,000; Merchants', Boston, 2,300; New England, 600; North America, 9,100; Revere, 20,000; Shoe and Leather, 9,000; Mercantile Savings, 200; Traders', 4,500; Tremont, 4,800; Union, Boston, 700; Washington, 2,500; Webster, 7,500; Commerce, New Bedford, 3,000; Pacific, 17,800; State, 5,700; Continental, 1,200; Old Boston, 1,500; Shawmut, 1,300; First National, New Bedford, 2 000.

Loans on Bank Stock—On 13 shares Pacific, \$1,300.
Deposits in Banks bearing interest—New England, \$1,257.60.
Railroad Bonds—Central Pacific, \$995; Union Pacific, 984.80.

A G G R E G A T E S .

| | 1869. One hundred and thirty Savings Banks. | 1868. One hundred and fifteen Savings Banks. |
|---|---|--|
| Number of Depositors, | 431,769 | 383,094 |
| Amount of Deposits, | \$112,119,016 64 | \$94,838,336 54 |
| Number of Deposits during the last year, | 484,557 | 386,630 |
| Amount of the same, | \$37,866,932 37 | \$31,177,902 11 |
| Number of Deposits during the last year, of and exceeding \$300 at one time, | 28,241 | 23,007 |
| Amount of the same, | \$15,534,383 15 | \$12,431,020 63 |
| Number of withdrawals during last year, | 230,068 | 209,712 |
| Amount of the same, | \$23,896,609 16 | \$20,976,792 83 |
| Number of accounts opened during the last year, | 106,383 | 88,558 |
| Number of accounts closed during the last year, | 57,253 | 53,770 |
| Amount of surplus on hand, | \$2,682,591 59 | \$2,570,023 80 |
| Public Funds, | 31,929,390 00* | 31,987,621 19 |
| Loans on public funds, | 1,821,818 96 | 1,397,650 98 |
| Bank Stock, | 13,281,005 82 | 11,175,269 77 |
| Loans on bank stock, | 863,750 35 | 613,413 92 |
| Deposits in banks, bearing interest, | 1,224,886 01 | 1,233,211 21 |
| Railroad Bonds, | 1,574,002 61 | 1,183,041 90 |
| Loans on railroad stock, | 407,935 00 | 368,880 00 |
| Invested in real estate, | 863,314 33 | 632,763 68 |
| Loans on mortgage of real estate, | 38,812,759 68 | 29,998,867 65 |
| Loans to counties and towns, | 7,387,190 78 | 6,289,414 10 |
| Loans on personal security, | 16,338,245 73 | 11,497,726 68 |
| Cash on hand, | 1,110,337 70 | 1,235,820 74 |
| Average rate of ordinary Dividends for the last year, | 6 per cent. | 5½ per cent. |
| Aggregate amount of ordinary Dividends for the last year, | \$5,444,719 84† | \$4,481,264 48‡ |
| Annual Expenses of the institutions, | 339,271 57 | 297,527 60 |

* \$25,092,647.13 of the investments classed as "Public Funds," is in bonds of the United States.

† Calculated on the returns of 115 Banks—the Georgetown, Groveland, Hudson, Medford, Reading, Wakefield, Grafton, Leicester, Westborough, Northampton, Greenfield, Great Barrington, South Adams, Taunton, and Union of Fall River, had not paid dividends at the time their returns were made.

‡ Calculated on the returns of 108 Banks—the East Abington, Gardner, Hyannis, Lawrence, South Weymouth, Webster and Worcester North had not paid dividends at the time their returns were made.

The following statements have been received by the Commissioner, in accordance with the several Acts establishing the Collateral Loan Company of Boston, and the Worcester Safe Deposit and Trust Company:—

STATE OF THE COLLATERAL LOAN COMPANY.

ON THE FOURTH SATURDAY OF OCTOBER, 1869, AT 7 O'CLOCK, P.M.

Due from the Company,—

| | |
|---|---------------------|
| Capital Stock called in, | \$113,500 00 |
| Unclaimed dividends, | 287 50 |
| Reserve account, | 1,204 35 |
| Notes payable, | 22,000 00 |
| Proceeds of Auction Sale, not yet adjusted, | 5,638 00 |
| Estimated expenses due, but not paid, | 487 03 |
| Total Amount due from the Company, | <u>\$143,116 88</u> |

Resources of the Company,—

| | |
|---|---------------------|
| Amount of outstanding loans on pledge of goods and chattels, | \$110,964 93 |
| Interest and profits accrued and not paid in, (estimated,) | 10,039 05 |
| Amount of deposits, | 1,532 34 |
| Amount of money on hand, in the office, | 2,070 12 |
| United States Bonds, | 14,510 44 |
| Vault, safes, furniture, fixtures, &c., for use of the Company, | 4,000 00 |
| Total amount of the resources of the Company, ————— | <u>\$143,116 88</u> |

DR.

PROFIT AND LOSS FUND.

| | |
|--|-------------------|
| 1860. For amount of losses, | \$24 97 |
| 1861. For amount of losses, | 3,659 12 |
| | <u>\$3,684 09</u> |
| Less surplus unclaimed from sales, | 1,021 00 |
| | <u>\$2,663 09</u> |
| 1862. For amount of losses, | 2,800 57 |
| | <u>\$5,463 66</u> |
| Less surplus unclaimed, | 2,183 87 |
| | <u>\$3,279 79</u> |
| Balance of loss, | |
| Balance of loss carried forward. | |

| | | | | | | | |
|-------|-------------------------|---|---|---|---|---|------------------|
| | | <i>Balance of loss brought forward,</i> | . | . | . | . | \$3,279 79 |
| 1863. | For amount of losses, | . | . | . | . | . | 2,985 14 |
| | | | | | | | <hr/> \$6,264 93 |
| | Less surplus unclaimed, | . | . | . | . | . | 2,989 27 |
| | | | | | | | <hr/> |
| | Balance of loss, . | . | . | . | . | . | \$3,275 66 |
| 1864. | For amount of losses, | . | . | . | . | . | 2,524 48 |
| | | | | | | | <hr/> |
| | | | | | | | \$5,800 14 |
| | Less surplus unclaimed, | . | . | . | . | . | 2,793 22 |
| | | | | | | | <hr/> |
| | Balance of loss, . | . | . | . | . | . | \$3,006 92 |
| 1865. | For amount of losses, | . | . | . | . | . | 2,562 33 |
| | | | | | | | <hr/> |
| | | | | | | | \$5,569 25 |
| | Less surplus unclaimed, | . | . | . | . | . | 2,184 46 |
| | | | | | | | <hr/> |
| | Balance of loss, . | . | . | . | . | . | \$3,384 79 |
| 1866. | For amount of losses, | . | . | . | . | . | 3,408 04 |
| | | | | | | | <hr/> |
| | | | | | | | \$6,792 82 |
| | Less surplus unclaimed, | . | . | . | . | . | 1,640 98 |
| | | | | | | | <hr/> |
| | Balance of loss, . | . | . | . | . | . | \$5,151 85 |
| 1867. | For amount of losses, | . | . | . | . | . | 3,464 22 |
| | | | | | | | <hr/> |
| | | | | | | | \$8,616 07 |
| | Less surplus unclaimed, | . | . | . | . | . | 2,356 98 |
| | | | | | | | <hr/> |
| | Balance of loss, . | . | . | . | . | . | \$6,259 09 |
| 1868. | For amount of losses, | . | . | . | . | . | 1,575 31 |
| | | | | | | | <hr/> |
| | | | | | | | \$7,834 40 |
| | Less surplus unclaimed, | . | . | . | . | . | 2,625 20 |
| | | | | | | | <hr/> |
| | Balance of loss, . | . | . | . | . | . | \$5,209 20 |
| 1869. | For amount of losses, | . | . | . | . | . | 11,588 01 |
| | | | | | | | <hr/> |
| | | | | | | | \$16,797 21 |
| | Less surplus unclaimed, | . | . | . | . | . | 1,076 08 |
| | | | | | | | <hr/> |
| | Balance of loss, . | . | . | . | . | . | \$15,721 13 |

E. B. FOSTER, *Cashier.*

The foregoing statement was verified by the oath of the cashier, and by the certificate, also under oath, of Joseph S. Ropes, John Bigelow, Samuel Johnson, John Kurtz and N. C. Poor, a majority of the directors of the Company.

STATISTICS CONNECTED WITH THE COMPANY.

| | |
|--|----------------|
| Whole number of loans to date, | 75,455 |
| Total amount of loans to date, | \$2,117,168 14 |
| Total amount paid in on loans for the same time, | 2,006,203 21 |
| Amount of interest earned on loans, since last report, | 15,730 30 |
| Amount of interest on loans paid since last report, | 18,609 18 |
| Interest earned on loans but not paid in, | 8,409 15 |
| Dividends declared for 1869, | None. |
| Estimated number of articles loaned on, | 1,133,928 |

Sixty-one out of every 100 of the loans made are \$10 and under.

Fifty-two out of every 100 of the loans the interest is less than twenty-one cents.

Twenty-seven out of every 100 of the loans the interest is less than eleven cents.

Thirteen out of every 100 of the loans the interest is less than six cents.

Four out of every 100 of the loans the interest is only one cent.

Average length of credit actually taken by the pledgers is four months and ten days.

Six months credit is usually given, and loans can be renewed on payment of the interest due.

Goods outside of the vault and safes are insured.

Average amount of interest received on each loan is two dollars twenty-six cents two mills.

Average amount loaned to each person, \$45.79.

Loans made on pledge of goods and chattels only.

No loans considered doubtful.

No bills issued by the Company.

No deposit accounts.

The Worcester Safe Deposit and Trust Company makes the following return, agreeably to section five, of its amended charter, October 30, 1869.

| | |
|---|--------------|
| Capital Stock, | \$200,000 00 |
| Amount of Individual Deposits, | 272,934 78 |
| Amount on Deposit for safe keeping, | 176,501 00 |
| Average Individual Deposits for six months, ending at this date, | 171,573 00 |

The foregoing statement is verified by the oath of a majority of the directors of the Company.

PUBLIC STOCKS

Deposited with the Auditor of the Commonwealth by State Banks organized under general laws, as security for their circulating notes.

On the 31st day of December, 1869, the accounts and securities held were as follows:—

SAFETY FUND BANK.

| | | | | | | | |
|-----------------------|---|---|---|---|---|---|-------------|
| Town of Natick Bonds, | . | . | . | . | . | . | \$15,000 00 |
| Circulation, | . | . | . | . | . | . | 3,714 00 |

HARVARD BANK.

| | | | | | | | |
|----------------------|---|---|---|---|---|---|-------------|
| Massachusetts Bonds, | . | . | . | . | . | . | \$10,000 00 |
| Circulation, | . | . | . | . | . | . | 985 00 |

The annual returns from our savings banks are now so complete that it seems unnecessary to add anything by way of explanation.

The best source of information will be found in an examination of the work of the year just closed compared with that of preceding years, as exhibited in the table herewith submitted.

The work of the institutions is silently performed, rarely noticed by the press, and usually attracts but little attention from the public mind compared with railway, manufacturing and other corporations, where associated capital is employed.

Sometimes a town, and even a whole county, will be agitated by earnest petitioners to the legislature for, and the equally earnest remonstrants against, a new bank ; but this soon passes away, and the bank, if established, is left to take its chances of prosperity or adversity under the usual system of management.

While the institutions, carefully and honestly managed, are among the most benevolent and most useful the State has provided, they are also more susceptible than any others of being transformed by fraud and negligence into a powerful source of evil, destructive to the moral welfare of many and to the industrial interests of all.

The deposits and surplus earnings of the banks on the thirteenth day of October last were \$114,801,608.23 ; equal in amount to the value of all the corporate capital invested in cotton, woollen, iron and leather manufactures ; nearly double the appraised value of all the railways, and exceeding by thirty-five million dollars the capital of all the banks of discount in this State last year.

The management of a fund so large, having so many peculiar elements bearing directly with great force upon our social and political economy, calls for constant and critical watchfulness on the part of the State.

It is to be observed as an important element in our savings banks that the capital is mainly the fruit of labor and economy, substantially belonging to the actual laboring classes who depend upon their labor for support, and not upon the interest of accumulated capital ; and that with many depositors it is all they possess, and their only defence against pauperism when misfortune falls upon them.

It is true that for the last three years another class of deposi-

tors has been attracted, to some extent, by the high rate of interest paid by a part of the banks, by the exemption of the deposits from taxation to the depositor, and by the fact, that deposits may generally be withdrawn without previous notice.

It is impossible to ascertain accurately the amount of such deposits ; but careful examination satisfies me that it is not large compared with the whole amount of deposits, and is chiefly to be found in a minority of the banks. The tendency is, however, toward an increase of this class, and will be so until we reach a healthier condition in national finances, and the consequent inability of the savings banks to pay high rates of interest. A reduction of interest, and the fact that these deposits are unreliable when most needed for the convenient working of the bank, will do much to repel them ; and they will naturally fall into the channels of business and trade, where they may be more properly and usefully employed, so long as our present theory of savings banks is retained.

And further, it is to be noticed as a peculiar element in savings banks, not without some importance, that many, probably a majority of the depositors, are persons without knowledge in matters of finance, suspicious, easily excited by rumors relating to the safety of their deposits, and then, more likely than otherwise, to do themselves and others a great injury, be the rumor true or false. It is also to be remembered that the depositors have no control over the funds of the bank, no voice in its management, in the election of trustees or the appointment of treasurer, and no right to examine its affairs.

They are simply creditors of the bank ; five or more of whom, by joining in a written statement, under oath, setting forth their reasons for requesting an examination, may cause the same to be made by the Commissioner.

Here begins and ends the power of the depositor over the corporate action of the bank—a power quite likely to be exercised only when too late as a measure of safety. The experience, however, of more than fifty years shows the restrictions to be without prejudice to the safety of the deposits ; and the banks, without doubt, are better managed than they would be under control of the depositors.

But, as the relations which the State has established between itself and these institutions are entirely different from those

existing toward all other corporations,—the intent being to encourage habits of temperance, frugality and industry among the laboring population, and to provide a safe place of deposit for the savings of industry, it has thereby assumed one of the most important and sacred trusts of government.

Our legislation upon the subject has been marked with caution, and the general features of the system cannot, perhaps, be improved. The weakness and danger to be apprehended arise, not from defects in the system, but from neglect, in many instances, of such thorough and efficient supervision by the trustees of the detail of management of the banks as would tend to secure faithfulness on the part of clerks and treasurers who receive and have the custody of its funds. By such trustees their office appears to be viewed as an honorary position, having merely nominal relations with the bank; and, too often, the duty of an examination of its affairs is assumed to be discharged when the items in the treasurer's statement are found to agree with the footings in the bank ledger; and thus the safety of the deposits depends entirely upon the honesty of the paid officers of the bank. While the discharge of duty requires this statement to be made, it is but just to say that it does not apply to a majority of the boards of trustees; and that, so far as has been ascertained by examination of the Commissioner, no suspicion of dishonesty attaches to the management of any institution in the State. In many banks decided improvement has recently been witnessed; a better system of accounts introduced, more attention from the trustees given, and apparently all are as worthy of public confidence as at any time since they were established.

But a single instance of fraud has been developed in the management of our savings banks whereby material loss has arisen. With the large amount of these deposits, and the unfortunate experience of many other corporations in mind, is it reasonably safe, without constant vigilance and the application of all safeguards, to presume a like exemption in the future?

It is especially true that a loss by fraud in one savings bank will not be measured by the value of the money taken. It will tend to destroy temperate and frugal habits in many of those who lose, and to weaken the confidence of all in similar institutions.

As the success of the institutions has made them of vital

importance in the affairs of all classes, any provision which will give additional security, ought, it would seem, to be adopted. For this security we must look mainly to the trustees. No examination which can be made by any State commission will supply it, for the reason that, in all such examinations, made without previous notice, there is no way of verifying the treasurer's statement of the liabilities of the bank; the books of depositors which would furnish the best evidence of such liabilities cannot be had for comparison with the bank accounts. But it is submitted that the trustees can and ought, from time to time, to verify the treasurer's accounts by a comparison with such books as are presented in the ordinary course of business. It might be done by a committee of one or more of the trustees as the business of the bank required. If such an examination should be made on two days in each quarter, selecting those when the largest number of books would be presented, say the day preceding, and the day when deposits are placed on interest, in most of the banks, in one year, a majority of the accounts would be compared. This caution, especially in banks where the business is conducted by one officer only, ought to be exercised. More than half of the increase in deposits this year has been invested in mortgages of real estate. It has been the policy of the State, as a measure of safety for the banks as well as for the public good, to encourage this class of investments; and since the present law relating to interest has been in operation the amount of real estate loans has been nearly doubled. The loans are generally in as small sums as could reasonably be expected.

The personal loans have also largely increased, and seem to be made with proper care. The practice existing in some institutions of allowing these loans to remain for several years is not wise; it would be better if they were all made for a reasonable length of time, with the full understanding that they must be met when due.

The general prosperity of the banks is a matter of public satisfaction, and with prudent management there is no doubt of the important benefits they will confer upon the State in the future.

F. M. STONE.

DECEMBER 31, 1869.

TABLE, exhibiting the number, condition and progress of the Savings Banks of Massachusetts, in each year, from 1834 to 1869, inclusive. (Returns first required by Act 1834, ch. 190.)

| YEAR. | No. of Banks. | Number of depositors. | Increase in No. of depositors over previous year. | Percentage of increase. | Amount of deposits. | Increase in amt of deposits over previous year. | Percentage of increase. | Average to each depositor. | Population of Massachusetts. | Deposits to each person of population. | Percentage of population who are depositors. | Expense of management. | Percentage of expense to total deposits. |
|---------|---------------|-----------------------|---|-------------------------|---------------------|---|-------------------------|----------------------------|------------------------------|--|--|------------------------|--|
| 1834, . | 22 | 24,256 | - | - | \$3,407,773 00 | - | - | \$140 09 | 610,408* | \$5 58 | 4† | \$10,968 00 | |
| 1835, . | 27 | 27,232 | 2,976 | 12 | 3,921,370 00 | \$513,597 00 | 15 | 143 99 | - | - | - | 12,066 00 | |
| 1836, . | 28 | 29,786 | 2,554 | 9 | 4,374,578 00 | 453,208 00 | 11½ | 146 19 | - | - | - | 14,413 00 | |
| 1837, . | 30 | 32,564 | 2,778 | 9½ | 4,781,426 00 | 406,848 00 | 9½ | 146 51 | - | - | - | 17,504 00 | .33 |
| 1838, . | 30 | 33,063 | 499 | 1½ | 4,869,393 00 | 87,967 00 | 2 | 147 27 | - | - | - | 18,329 00 | |
| 1839, . | 30 | 36,686 | 3,623 | 11 | 5,608,159 00 | 738,766 00 | 15½ | 152 86 | - | - | - | 17,204 00 | |
| 1840, . | 31 | 37,470 | 784 | 2 | 5,819,554 00 | 211,395 00 | 3¾ | 157 98 | 737,699 | 7 88 | 5† | 17,952 00 | |
| 1841, . | 30 | 41,423 | 3,953 | 10½ | 6,714,182 00 | 894,628 00 | 15½ | 162 08 | - | - | - | 19,248 00 | |
| 1842, . | - | 42,587 | 1,164 | 2¾ | 6,900,451 00 | 186,270 00 | 2¾ | 162 03 | - | - | - | - | .29 |
| 1843, . | 31 | 43,217 | 630 | 1½ | 6,935,547 00 | 35,095 00 | ½ | 160 40 | - | - | - | 20,777 00 | |
| 1844, . | 31 | 49,699 | 6,482 | 15 | 8,261,345 00 | 1,325,798 00 | 19 | 166 23 | - | - | - | 22,688 00 | |

| | | | | | | | | | | | | |
|---------|----|---------|--------|-----|----------------|----------------|-----|----------|------|---------|-------------|-----|
| 1843, . | 33 | 58,178 | 8,479 | 17 | \$9,813,288 00 | \$1,351,913 00 | 182 | \$168 60 | - | - | \$27,017 00 | .29 |
| 1846, . | 38 | 62,893 | 4,715 | 8 | 10,680,933 00 | 867,615 00 | 3 | 109 82 | - | - | 29,307 00 | |
| 1847, . | 39 | 68,312 | 5,419 | 8½ | 11,780,813 00 | 1,099,880 00 | 10 | 172 45 | - | - | 34,490 00 | |
| 1848, . | 41 | 69,894 | 1,582 | 2½ | 11,970,448 00 | 189,635 00 | 14 | 171 26 | - | - | 36,405 00 | |
| 1849, . | 43 | 71,629 | 1,735 | 2½ | 12,111,554 00 | 141,106 00 | 14 | 169 08 | - | - | 37,361 00 | .26 |
| 1850, . | 45 | 78,823 | 7,194 | 10 | 13,660,024 00 | 1,548,471 00 | 13 | 174 57 | 8a | \$13 73 | 41,681 00 | |
| 1851, . | 45 | 86,537 | 7,715 | 9½ | 15,554,089 00 | 1,894,065 00 | 14 | 179 73 | - | - | 43,707 00 | |
| 1852, . | 53 | 97,353 | 10,816 | 12½ | 18,401,308 00 | 2,847,219 00 | 12 | 189 01 | - | - | 49,380 00 | |
| 1853, . | 60 | 117,404 | 20,051 | 20½ | 23,370,102 00 | 4,968,794 00 | 27 | 199 05 | - | - | 59,071 00 | .28 |
| 1854, . | 73 | 136,654 | 19,250 | 16½ | 25,936,858 00 | 2,566,756 00 | 11 | 189 88 | - | - | 63,471 00 | |
| 1855, . | 80 | 148,263 | 11,609 | 8½ | 27,296,217 00 | 1,257,359 00 | 4½ | 184 10 | 13b | 24 12 | 77,757 00 | |
| 1856, . | 81 | 165,484 | 17,221 | 11½ | 30,373,447 00 | 3,077,231 00 | 10½ | 184 15 | - | - | 89,309 00 | |
| 1857, . | 86 | 177,375 | 11,891 | 8 | 33,015,757 00 | 2,642,310 00 | 8½ | 186 13 | - | - | 102,027 00 | .28 |
| 1858, . | 86 | 182,655 | 5,280 | 3 | 33,914,972 00 | 899,215 00 | 2½ | 185 67 | - | - | 105,339 00 | |
| 1859, . | 86 | 205,409 | 22,754 | 12½ | 39,424,419 00 | 5,509,647 00 | 16 | 191 93 | - | - | 107,951 00 | |
| 1860, . | 89 | 230,068 | 24,659 | 12½ | 45,054,236 00 | 5,629,817 00 | 14½ | 195 83 | 18½c | 35 59 | 112,264 00 | |

* In 1830. - † Or 1 person in 25. ‡ Or 1 person in 20. a Or 1 person in 12 1-3. b Or 1 person in less than 8. c Or 1 person in 5 4-10.

Table exhibiting the number, condition and progress of the Savings Banks of Massachusetts—Concluded.

| YEAR. | No. of Banks. | Number of de- positors. | Increase in No. of depositors over previous year. | Percentage of increase. | Amount of de- posits. | Increase in amt of deposits over previous year. | Percentage of increase. | Average to each depositor. | Population of Massachusetts. | Deposits to each person of popu- lation. | Percentage of population who are depositors. | Expense of man- agement. | Percentage of expense to total deposits. |
|---------|---------------|----------------------------|--|----------------------------|--------------------------|---|----------------------------|-------------------------------|---------------------------------|--|--|-----------------------------|--|
| 1861, . | 93 | 225,058 | 5,010§ | 2 $\frac{1}{2}$ § | \$44,785,439 00 | \$268,797 00§ | 3§ | \$198 99 | - | - | - | \$120,886 00 | .27 |
| 1862, . | 93 | 248,900 | 23,842 | 10 $\frac{1}{2}$ § | 50,403,674 00 | 5,618,235 00 | 12 $\frac{1}{2}$ § | 202 50 | - | - | - | 135,783 00 | |
| 1863, . | 95 | 272,219 | 23,319 | 9 $\frac{1}{2}$ § | 56,883,828 00 | 6,480,154 00 | 12 $\frac{1}{2}$ § | 208 92 | - | - | - | 140,713 00 | |
| 1864, . | 97 | 291,616 | 19,397 | 7 | 62,557,604 30 | 5,673,775 75 | 10 | 214 52 | - | - | - | 184,739 77 | .29 |
| 1865, . | 102 | 291,488 | 128§ | - | 59,936,482 52 | 2,621,121 78§ | 4 $\frac{1}{2}$ § | 205 62 | 1,267,329 | \$47 29 | 23 | 203,348 56 | .33 |
| 1866, . | 102 | 316,853 | 25,365 | 8 $\frac{2}{3}$ § | 67,732,264 31 | 7,795,781 79 | 13 | 213 76 | - | - | - | 219,257 03 | .32 |
| 1867, . | 108 | 348,593 | 31,740 | 10 | 80,431,583 71 | 12,699,319 40 | 18 $\frac{2}{3}$ § | 230 73 | - | - | - | 254,226 79 | .31 |
| 1868, . | 115 | 383,094 | 34,501 | 10 | 94,838,336 54 | 14,406,752 83 | 18 | 247 55 | - | - | - | 297,527 60 | |
| 1869, . | 130 | 431,769 | 48,675 | 12 $\frac{3}{4}$ | 112,119,016 64 | 17,280,680 10 | 18 $\frac{1}{2}$ § | 259 67 | - | - | - | 339,271 57 | .30 |

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